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Nelson et al.

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(54) **SYSTEM FOR COMMUNICABLE INTEGRATION OF AN AUTOMOBILE SYSTEM AND A DRIVE-THROUGH SYSTEM**

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G08G 1/14 (2006.01)
G01C 21/36 (2006.01)
(Continued)

(52) **U.S. Cl.**
CPC ***G08G 1/144*** (2013.01); ***G01C 21/3469*** (2013.01); ***G01C 21/3484*** (2013.01);
(Continued)

(58) **Field of Classification Search**
CPC G08G 1/144; G08G 1/148; G08G 1/143; H04L 67/20; H04L 67/18; H04L 67/22;
(Continued)

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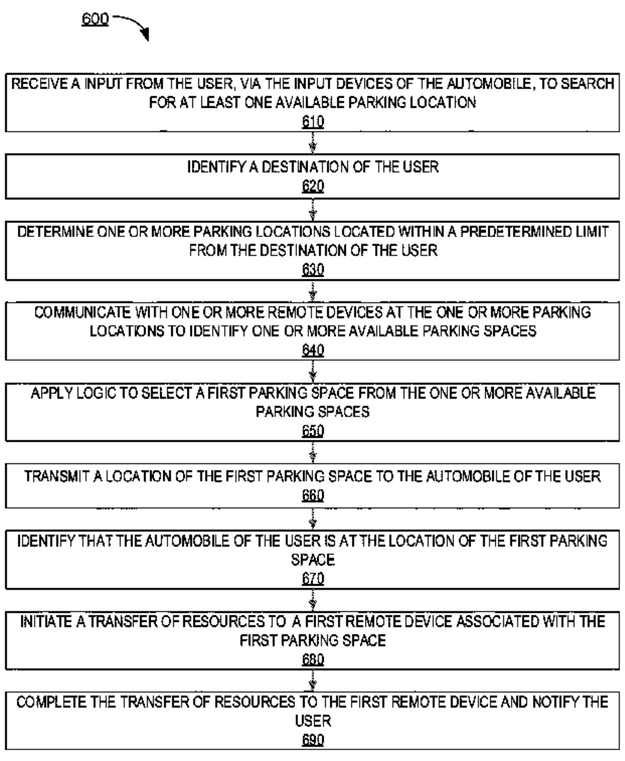
(57) **ABSTRACT**

Embodiments of the present invention provide a system for transferring one or more resources associated with an interaction via an automobile. The system is typically configured for receiving an input from a user, via one or components of an automobile, to identify one or more third party entities associated with an interaction, identifying, via the one or more components, a current location and a destination of the user, identifying the one or more third party entities between the current location and the destination, applying logic to select a first third party entity from the one or more third party entities, establishing a communication link with a remote device associated with the first third party entity, and initiating transfer of resources to the remote device to complete the interaction.

20 Claims, 9 Drawing Sheets



(51) **Int. Cl.**

H04L 29/08	(2006.01)
G05D 23/19	(2006.01)
H04W 64/00	(2009.01)
H04W 76/10	(2018.01)
H04M 1/60	(2006.01)
H04M 1/725	(2006.01)
H04W 4/02	(2018.01)
H04W 72/04	(2009.01)
G06F 16/9537	(2019.01)
G06F 16/29	(2019.01)
G06Q 10/08	(2012.01)
G06Q 30/06	(2012.01)
G01C 21/34	(2006.01)
G06Q 20/34	(2012.01)
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G07B 15/02	(2011.01)
G01S 19/51	(2010.01)

(52) **U.S. Cl.**

CPC ***G01C 21/3492*** (2013.01); ***G01C 21/3617*** (2013.01); ***G05D 23/1917*** (2013.01); ***G06F 16/29*** (2019.01); ***G06F 16/9537*** (2019.01); ***G06Q 10/0834*** (2013.01); ***G06Q 20/34*** (2013.01); ***G06Q 30/0611*** (2013.01); ***G06Q 30/0613*** (2013.01); ***G06Q 30/0635*** (2013.01); ***G07B 15/063*** (2013.01); ***G08G 1/148*** (2013.01); ***H04L 67/12*** (2013.01); ***H04L 67/125*** (2013.01); ***H04L 67/18*** (2013.01); ***H04L 67/20*** (2013.01); ***H04L 67/22*** (2013.01); ***H04M 1/6091*** (2013.01); ***H04M 1/72572*** (2013.01); ***H04W 4/02*** (2013.01); ***H04W 64/006*** (2013.01); ***H04W 72/04*** (2013.01); ***H04W 76/10*** (2018.02); *G01C 21/3461* (2013.01); *G01C 21/3685* (2013.01); *G01S 19/51* (2013.01); *G06Q 2240/00* (2013.01); *G07B 15/02* (2013.01); *G08G 1/143* (2013.01); *H04L 29/08* (2013.01)

(58) **Field of Classification Search**

CPC H04L 67/125; H04L 67/12; H04L 29/08; G06Q 20/34; G06Q 30/0635; G06Q 30/0613; G06Q 30/0611; G06Q 10/0834; G06Q 2400/00; G01C 21/3492; G01C 21/3484; G01C 21/3469; G01C 21/3617; G01C 21/3461; G01C 21/3685; G06F 16/29; G06F 16/9537; H04W 72/04; H04W 4/02; H04W 76/10; H04W 64/006; H04M 1/72572; H04M 1/6091; G05D 23/1917; G07B 15/063; G07B 15/02; G01S 19/51; B62D 15/0285

See application file for complete search history.

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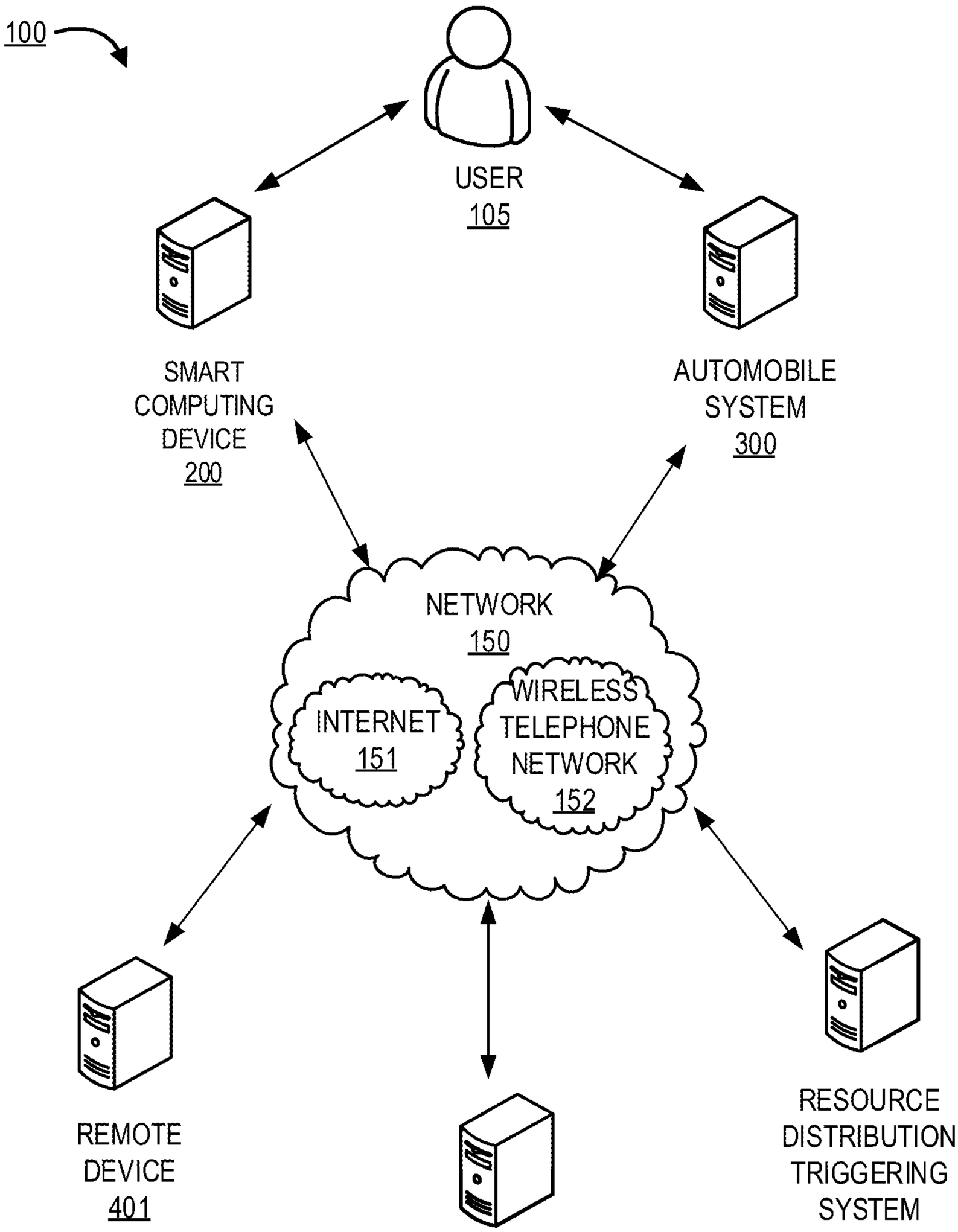
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105
SMART
COMPUTING
DEVICE
200
AUTOMOBILE
SYSTEM
300
NETWORK
150
INTERNET
151
WIRELESS
TELEPHONE
NETWORK
152
REMOTE
DEVICE
401
THIRD
PARTY
ENTITY
DEVICE
402
RESOURCE
DISTRIBUTION
TRIGGERING
SYSTEM
400

FIG. 1

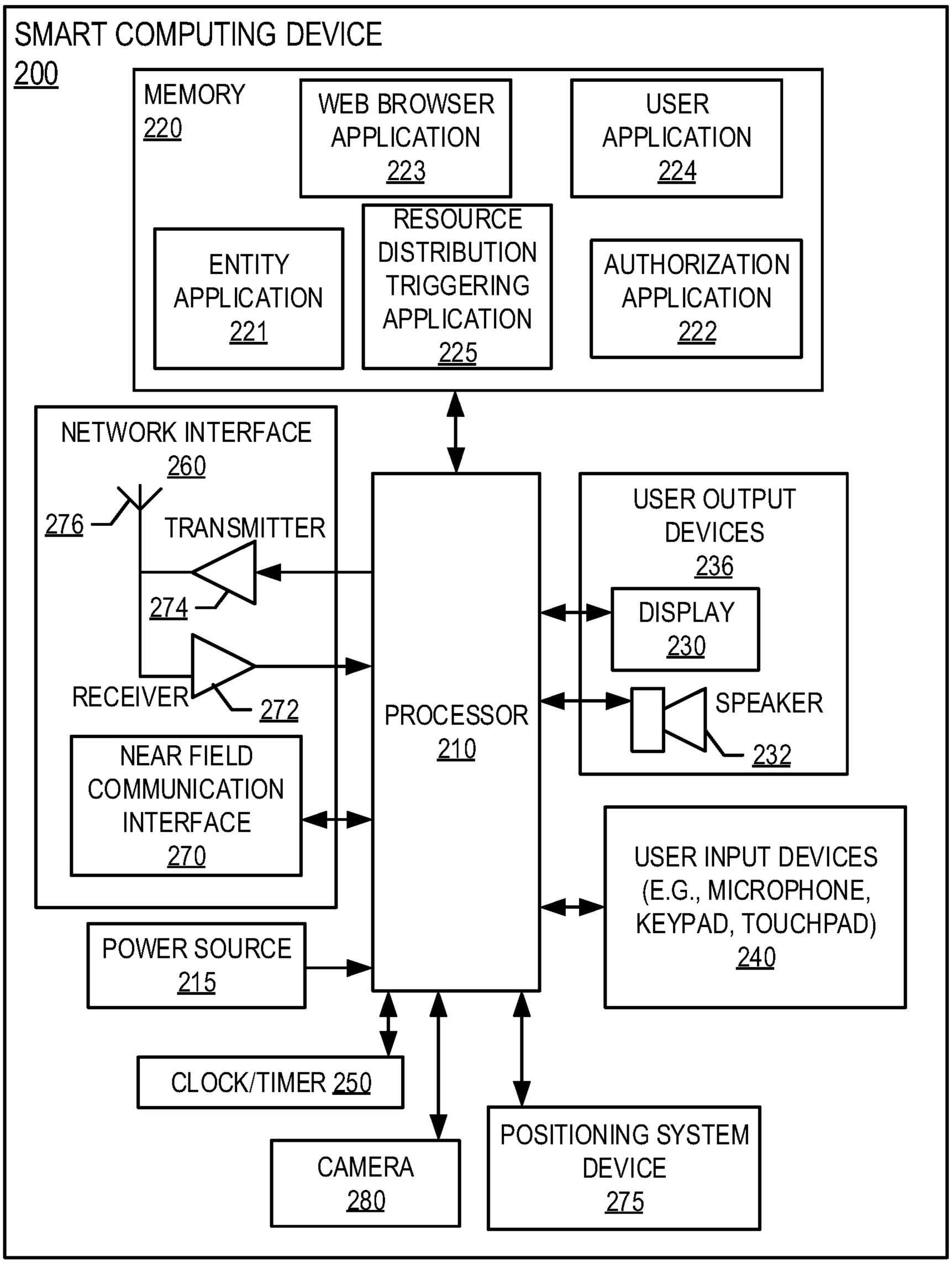
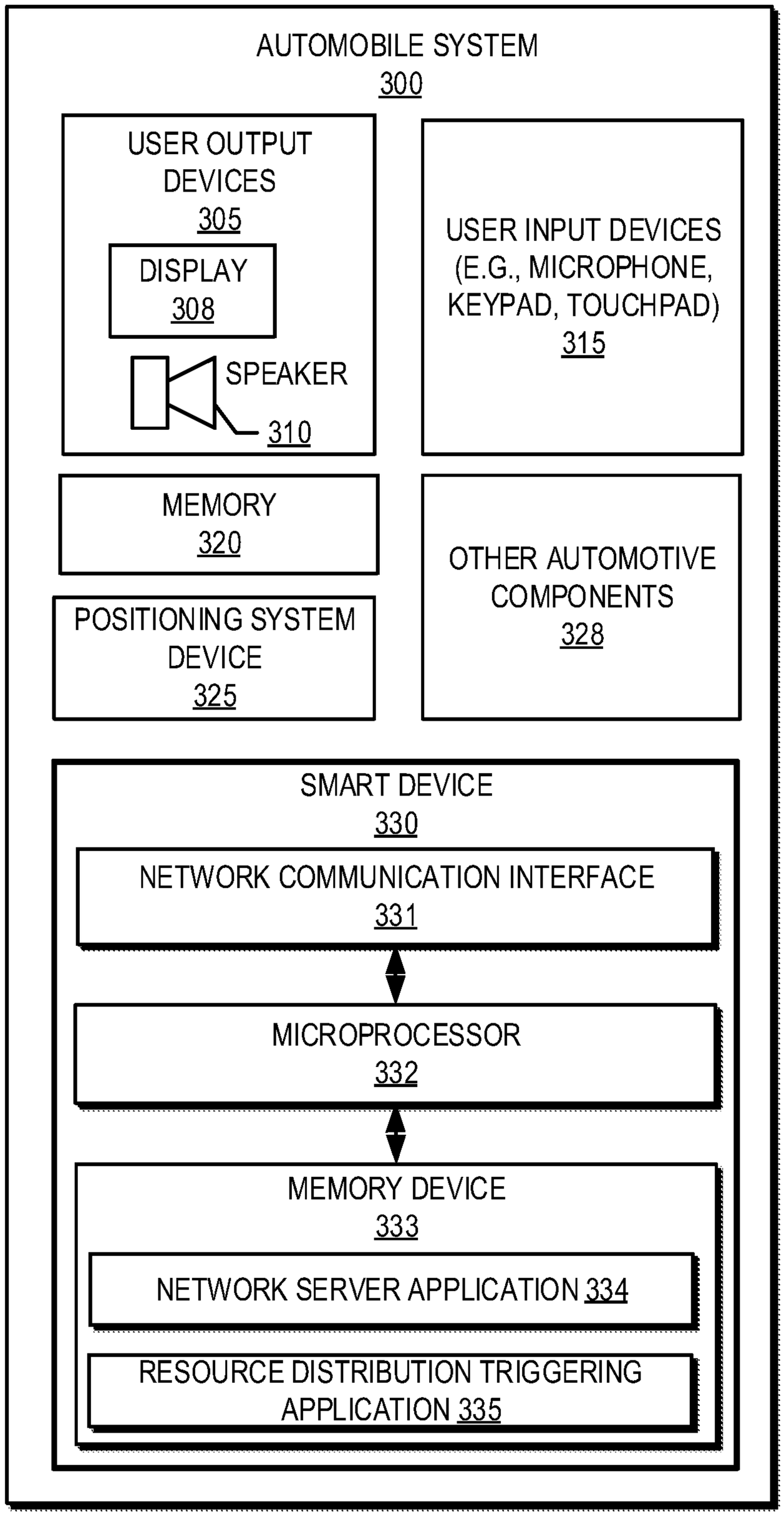

SMART COMPUTING DEVICE
200
MEMORY
220
WEB BROWSER APPLICATION
223
USER APPLICATION
224
ENTITY APPLICATION
221
RESOURCE DISTRIBUTION TRIGGERING APPLICATION
225
AUTHORIZATION APPLICATION
222
NETWORK INTERFACE
260
276
TRANSMITTER
274
RECEIVER
272
NEAR FIELD COMMUNICATION INTERFACE
270
POWER SOURCE
215
PROCESSOR
210
USER OUTPUT DEVICES
236
DISPLAY
230
SPEAKER
232
USER INPUT DEVICES
(E.G., MICROPHONE, KEYPAD, TOUCHPAD)
240
CLOCK/TIMER 250
CAMERA
280
POSITIONING SYSTEM DEVICE
275

FIG. 2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300
USER OUTPUT DEVICES
305
DISPLAY
308
SPEAKER
310
USER INPUT DEVICES (E.G., MICROPHONE, KEYPAD, TOUCHPAD)
315
MEMORY
320
POSITIONING SYSTEM DEVICE
325
OTHER AUTOMOTIVE COMPONENTS
328
SMART DEVICE
330
NETWORK COMMUNICATION INTERFACE
331
MICROPROCESSOR
332
MEMORY DEVICE
333
NETWORK SERVER APPLICATION 334
RESOURCE DISTRIBUTION TRIGGERING APPLICATION 335

FIG. 3

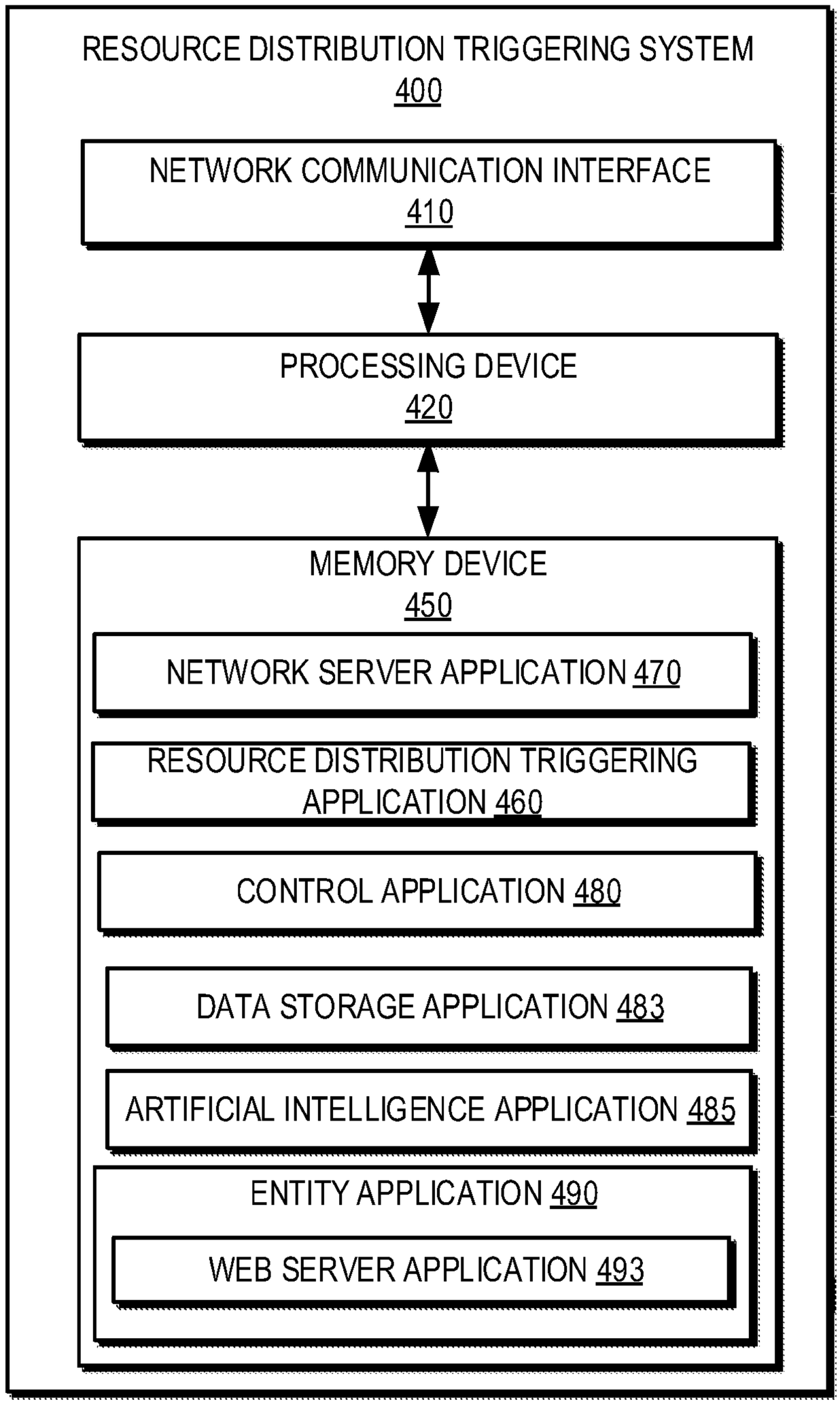
RESOURCE DISTRIBUTION TRIGGERING SYSTEM
400
NETWORK COMMUNICATION INTERFACE
410
PROCESSING DEVICE
420
MEMORY DEVICE
450
NETWORK SERVER APPLICATION 470
RESOURCE DISTRIBUTION TRIGGERING APPLICATION 460
CONTROL APPLICATION 480
DATA STORAGE APPLICATION 483
ARTIFICIAL INTELLIGENCE APPLICATION 485
ENTITY APPLICATION 490
WEB SERVER APPLICATION 493

FIG. 4

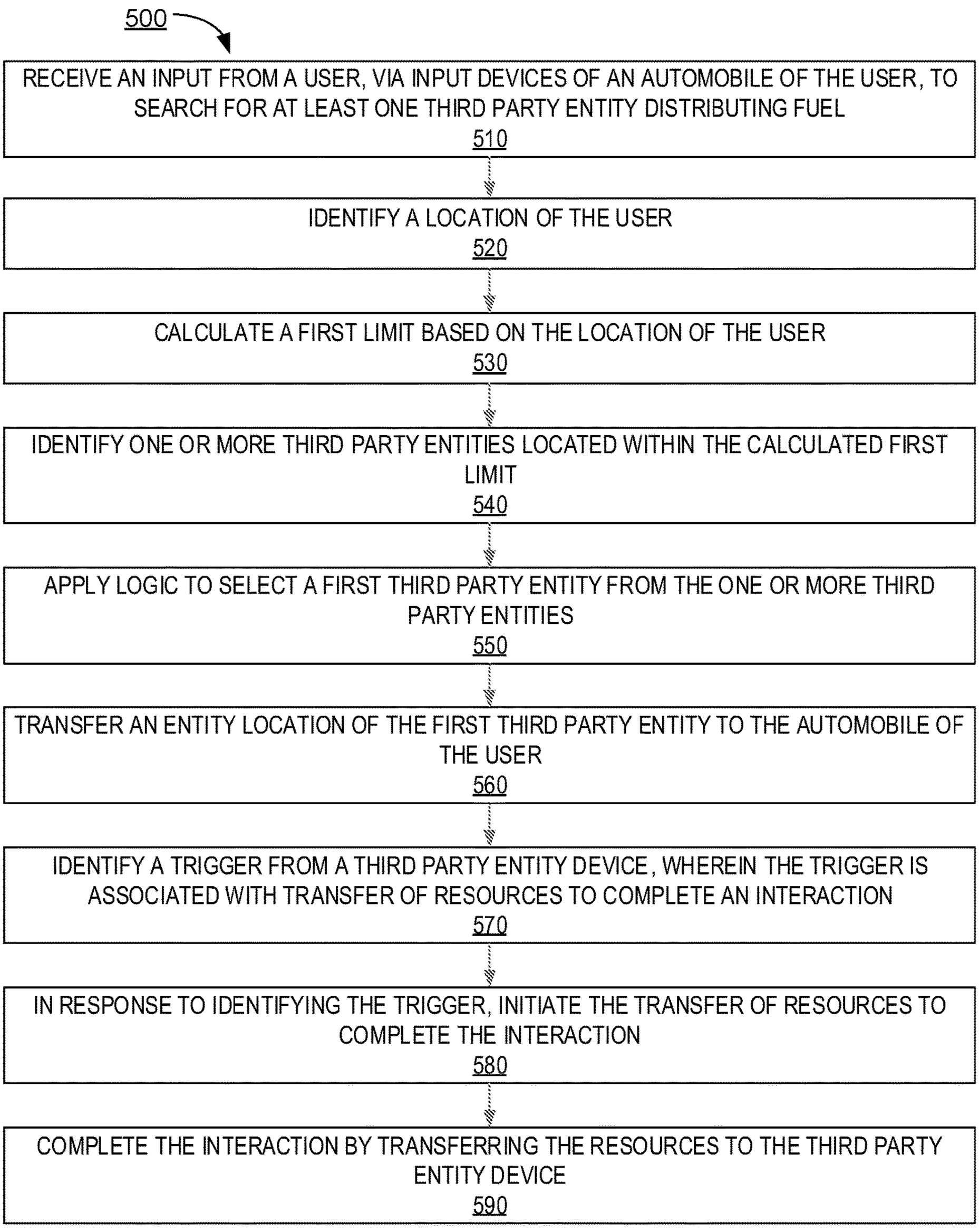
500
RECEIVE AN INPUT FROM A USER, VIA INPUT DEVICES OF AN AUTOMOBILE OF THE USER, TO SEARCH FOR AT LEAST ONE THIRD PARTY ENTITY DISTRIBUTING FUEL
510
IDENTIFY A LOCATION OF THE USER
520
CALCULATE A FIRST LIMIT BASED ON THE LOCATION OF THE USER
530
IDENTIFY ONE OR MORE THIRD PARTY ENTITIES LOCATED WITHIN THE CALCULATED FIRST LIMIT
540
APPLY LOGIC TO SELECT A FIRST THIRD PARTY ENTITY FROM THE ONE OR MORE THIRD PARTY ENTITIES
550
TRANSFER AN ENTITY LOCATION OF THE FIRST THIRD PARTY ENTITY TO THE AUTOMOBILE OF THE USER
560
IDENTIFY A TRIGGER FROM A THIRD PARTY ENTITY DEVICE, WHEREIN THE TRIGGER IS ASSOCIATED WITH TRANSFER OF RESOURCES TO COMPLETE AN INTERACTION
570
IN RESPONSE TO IDENTIFYING THE TRIGGER, INITIATE THE TRANSFER OF RESOURCES TO COMPLETE THE INTERACTION
580
COMPLETE THE INTERACTION BY TRANSFERRING THE RESOURCES TO THE THIRD PARTY ENTITY DEVICE
590

FIG. 5

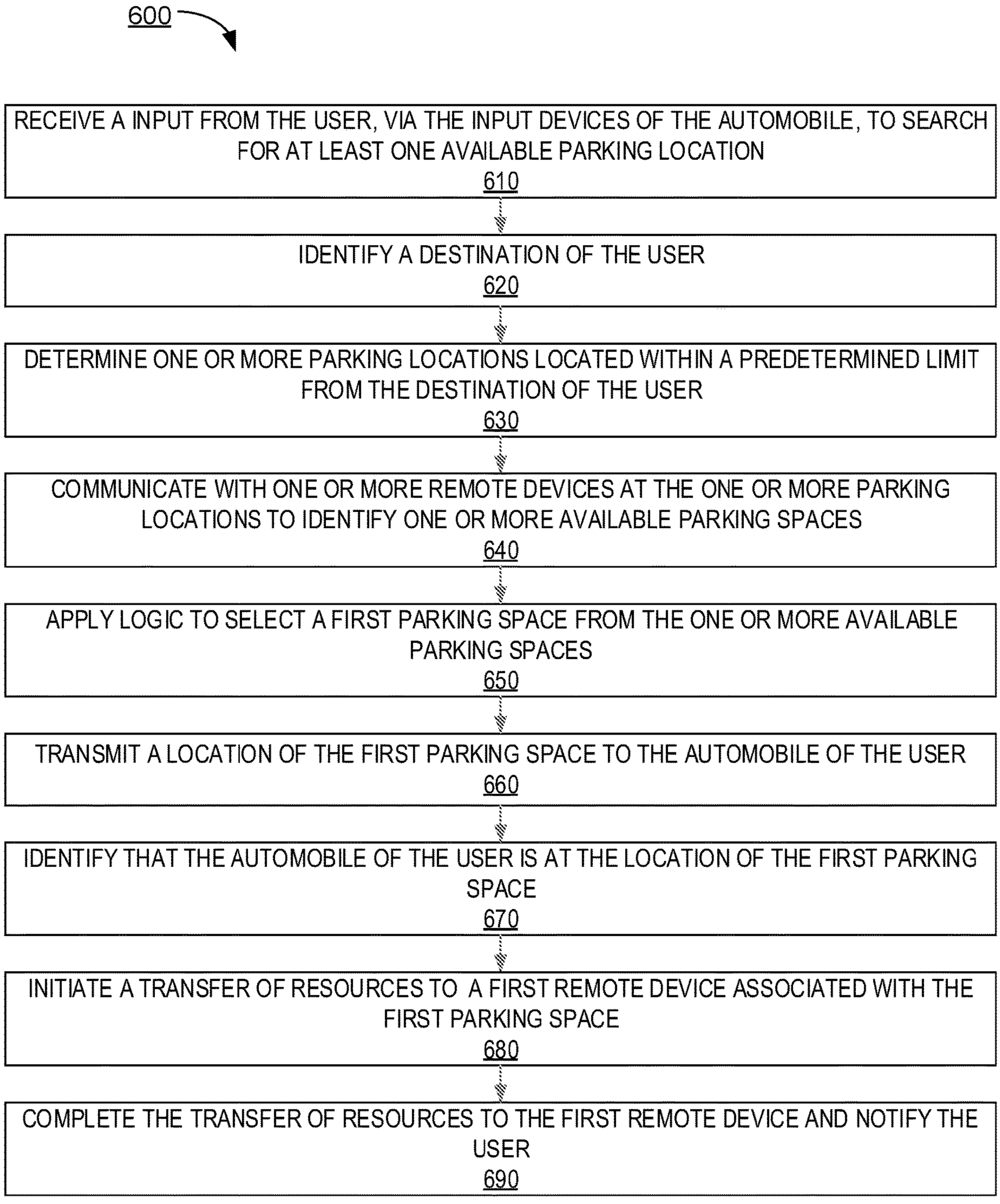
600
RECEIVE A INPUT FROM THE USER, VIA THE INPUT DEVICES OF THE AUTOMOBILE, TO SEARCH FOR AT LEAST ONE AVAILABLE PARKING LOCATION
610
IDENTIFY A DESTINATION OF THE USER
620
DETERMINE ONE OR MORE PARKING LOCATIONS LOCATED WITHIN A PREDETERMINED LIMIT FROM THE DESTINATION OF THE USER
630
COMMUNICATE WITH ONE OR MORE REMOTE DEVICES AT THE ONE OR MORE PARKING LOCATIONS TO IDENTIFY ONE OR MORE AVAILABLE PARKING SPACES
640
APPLY LOGIC TO SELECT A FIRST PARKING SPACE FROM THE ONE OR MORE AVAILABLE PARKING SPACES
650
TRANSMIT A LOCATION OF THE FIRST PARKING SPACE TO THE AUTOMOBILE OF THE USER
660
IDENTIFY THAT THE AUTOMOBILE OF THE USER IS AT THE LOCATION OF THE FIRST PARKING SPACE
670
INITIATE A TRANSFER OF RESOURCES TO A FIRST REMOTE DEVICE ASSOCIATED WITH THE FIRST PARKING SPACE
680
COMPLETE THE TRANSFER OF RESOURCES TO THE FIRST REMOTE DEVICE AND NOTIFY THE USER
690

FIG. 6

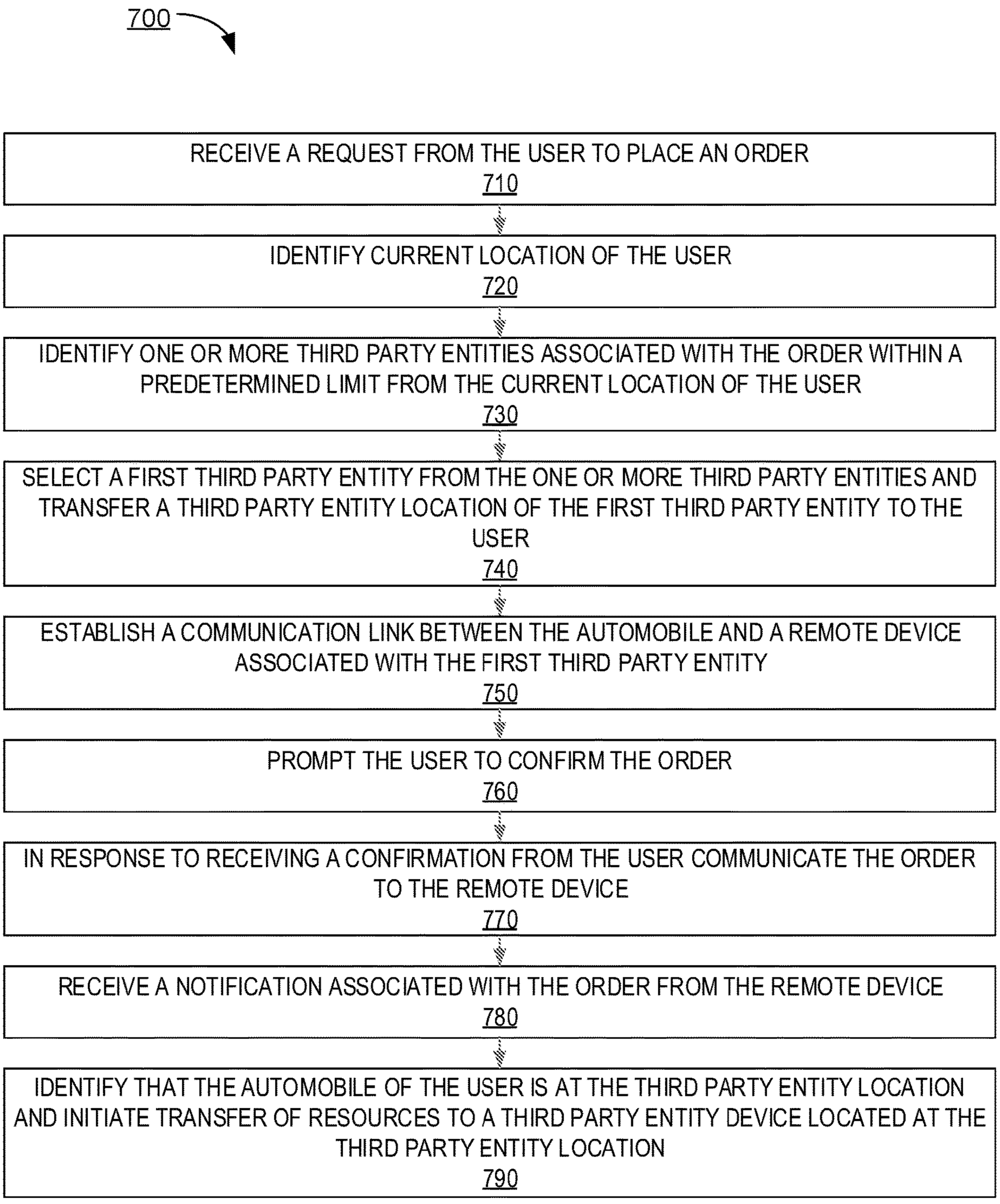
700
RECEIVE A REQUEST FROM THE USER TO PLACE AN ORDER
710
IDENTIFY CURRENT LOCATION OF THE USER
720
IDENTIFY ONE OR MORE THIRD PARTY ENTITIES ASSOCIATED WITH THE ORDER WITHIN A PREDETERMINED LIMIT FROM THE CURRENT LOCATION OF THE USER
730
SELECT A FIRST THIRD PARTY ENTITY FROM THE ONE OR MORE THIRD PARTY ENTITIES AND TRANSFER A THIRD PARTY ENTITY LOCATION OF THE FIRST THIRD PARTY ENTITY TO THE USER
740
ESTABLISH A COMMUNICATION LINK BETWEEN THE AUTOMOBILE AND A REMOTE DEVICE ASSOCIATED WITH THE FIRST THIRD PARTY ENTITY
750
PROMPT THE USER TO CONFIRM THE ORDER
760
IN RESPONSE TO RECEIVING A CONFIRMATION FROM THE USER COMMUNICATE THE ORDER TO THE REMOTE DEVICE
770
RECEIVE A NOTIFICATION ASSOCIATED WITH THE ORDER FROM THE REMOTE DEVICE
780
IDENTIFY THAT THE AUTOMOBILE OF THE USER IS AT THE THIRD PARTY ENTITY LOCATION AND INITIATE TRANSFER OF RESOURCES TO A THIRD PARTY ENTITY DEVICE LOCATED AT THE THIRD PARTY ENTITY LOCATION
790

FIG. 7

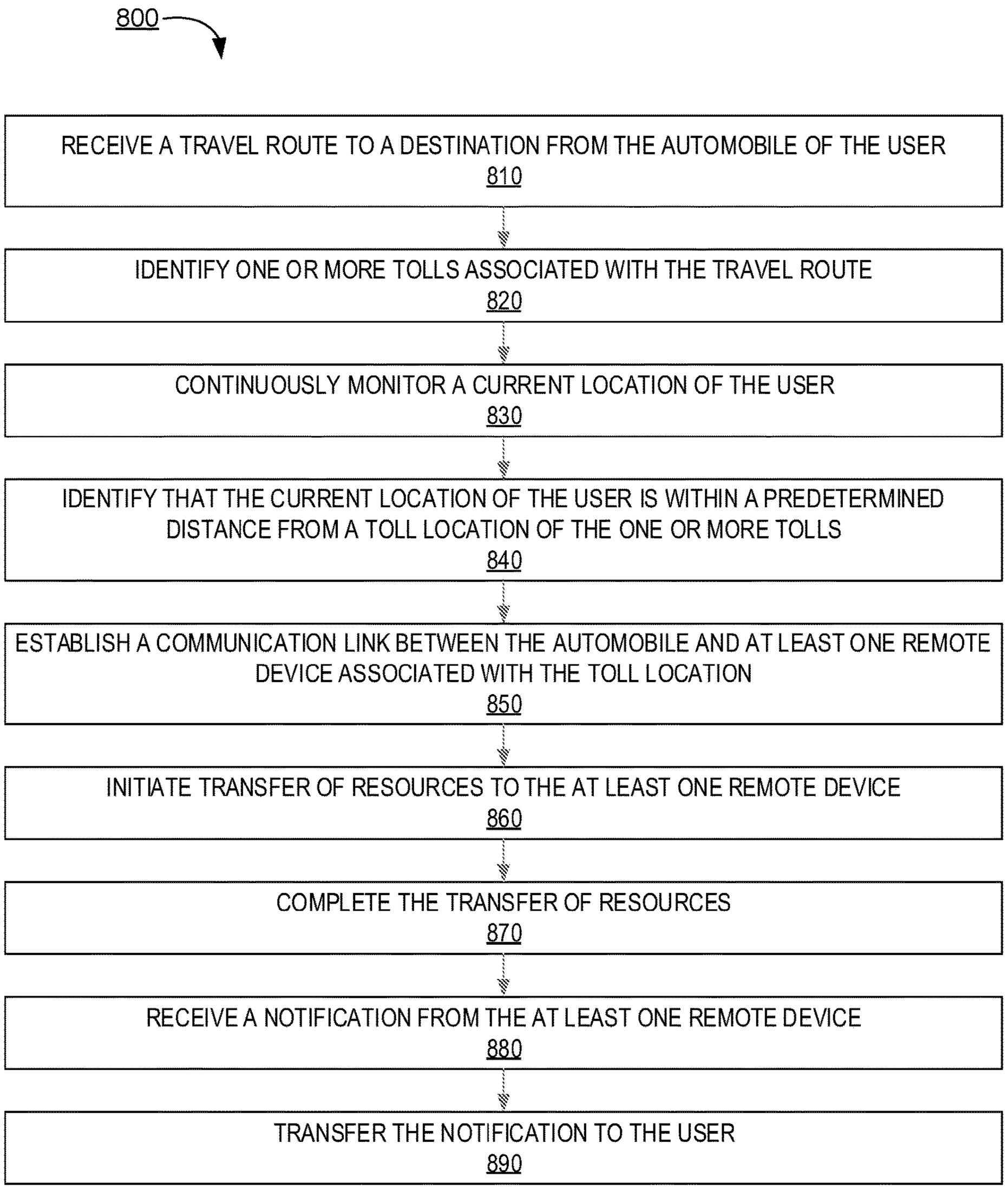
800
RECEIVE A TRAVEL ROUTE TO A DESTINATION FROM THE AUTOMOBILE OF THE USER
810
IDENTIFY ONE OR MORE TOLLS ASSOCIATED WITH THE TRAVEL ROUTE
820
CONTINUOUSLY MONITOR A CURRENT LOCATION OF THE USER
830
IDENTIFY THAT THE CURRENT LOCATION OF THE USER IS WITHIN A PREDETERMINED DISTANCE FROM A TOLL LOCATION OF THE ONE OR MORE TOLLS
840
ESTABLISH A COMMUNICATION LINK BETWEEN THE AUTOMOBILE AND AT LEAST ONE REMOTE DEVICE ASSOCIATED WITH THE TOLL LOCATION
850
INITIATE TRANSFER OF RESOURCES TO THE AT LEAST ONE REMOTE DEVICE
860
COMPLETE THE TRANSFER OF RESOURCES
870
RECEIVE A NOTIFICATION FROM THE AT LEAST ONE REMOTE DEVICE
880
TRANSFER THE NOTIFICATION TO THE USER
890

FIG. 8

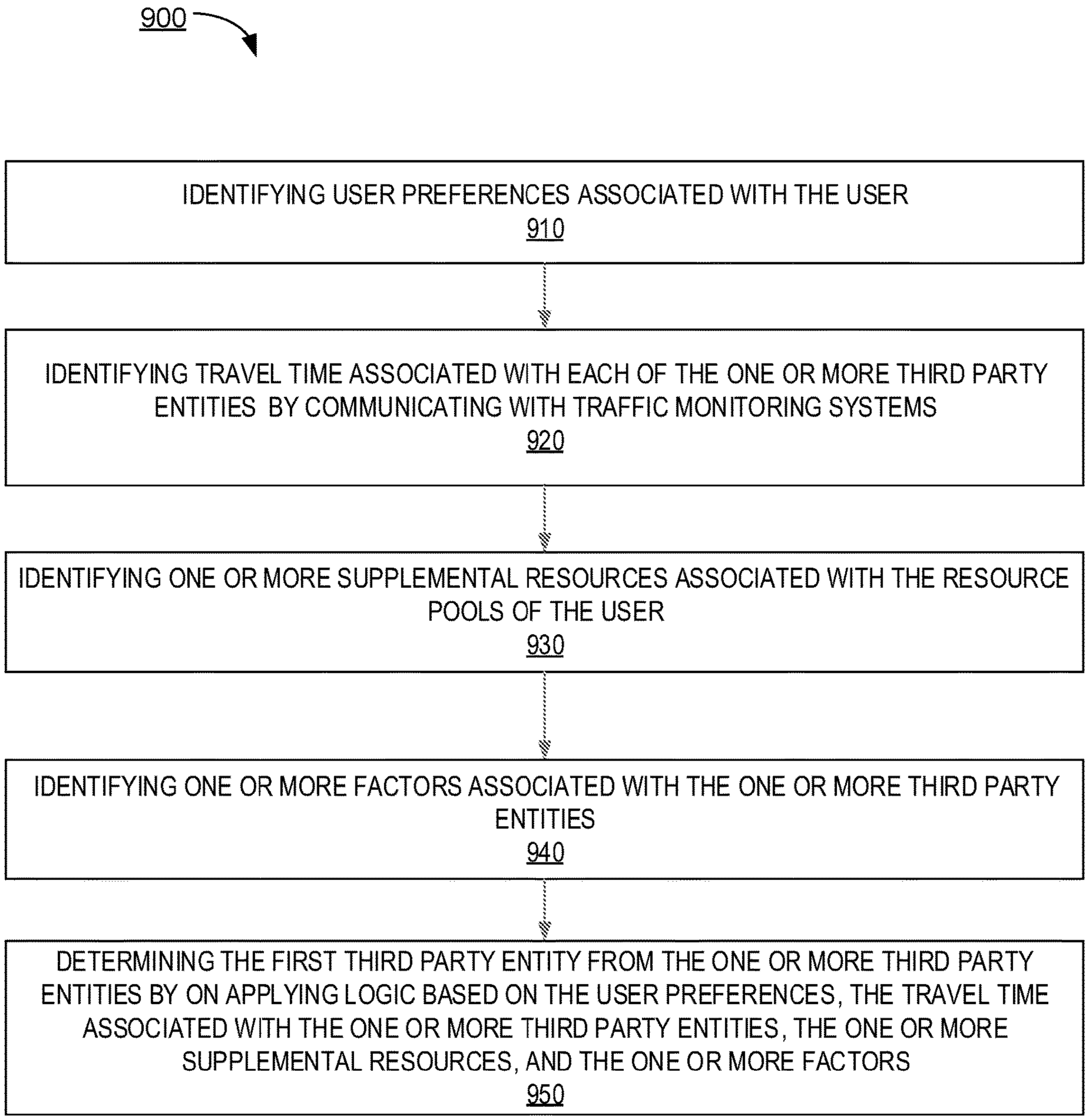
900
IDENTIFYING USER PREFERENCES ASSOCIATED WITH THE USER
910
IDENTIFYING TRAVEL TIME ASSOCIATED WITH EACH OF THE ONE OR MORE THIRD PARTY ENTITIES BY COMMUNICATING WITH TRAFFIC MONITORING SYSTEMS
920
IDENTIFYING ONE OR MORE SUPPLEMENTAL RESOURCES ASSOCIATED WITH THE RESOURCE POOLS OF THE USER
930
IDENTIFYING ONE OR MORE FACTORS ASSOCIATED WITH THE ONE OR MORE THIRD PARTY ENTITIES
940
DETERMINING THE FIRST THIRD PARTY ENTITY FROM THE ONE OR MORE THIRD PARTY ENTITIES BY ON APPLYING LOGIC BASED ON THE USER PREFERENCES, THE TRAVEL TIME ASSOCIATED WITH THE ONE OR MORE THIRD PARTY ENTITIES, THE ONE OR MORE SUPPLEMENTAL RESOURCES, AND THE ONE OR MORE FACTORS
950

FIG. 9

SYSTEM FOR COMMUNICABLE INTEGRATION OF AN AUTOMOBILE SYSTEM AND A DRIVE-THROUGH SYSTEM

CROSS-REFERENCE OF RELATED APPLICATIONS

This application claims priority to U.S. Provisional Patent Application Ser. No. 62/589,953, filed Nov. 22, 2017, entitled "Automobile Resource Distribution Triggering System," the entirety of which is incorporated herein by reference.

BACKGROUND

Manual interactions between users and third parties that traditionally involve manual or face-to-face conveyance of data and information are inefficient, slow, and often insecure thereby reducing productivity and security associated with all parties involved. As such, there exists a need for a system to improve the efficiency, speed, and data security of performing interactions.

BRIEF SUMMARY

The following presents a simplified summary of the present disclosure in order to provide a basic understanding of some aspects of the invention. This summary is not an extensive overview of the invention. It is not intended to identify key or critical elements of the invention or to delineate the scope of the invention. The following summary merely presents some concepts of the invention in a simplified form as a prelude to the more detailed description provided below.

Embodiments of the present invention address the above needs and/or achieve other advantages by providing apparatuses (e.g., a system, computer program product and/or other devices) and methods for transferring one or more resources associated with an interaction via an automobile. The invention receives a request from a user, via one or more components of an automobile, to place an order, wherein the order is a drive-through pickup order; identify current location of the user, via the one or more components; identifies one or more third party entities associated with the order within a predetermined limit from the current location of the user, wherein the one or more third party entities distribute one or more products associated with the order; applies logic and select a first third party entity from the one or more third party entities and transfer a third party entity location of the first third party entity to the user; establishes a communication link between the automobile and a remote device associated with the first third party entity; prompt the user, via the one or more components, to confirm the order; receives a notification associated with the order from the remote device; transmits the notification to the user via the one or more components; initiates transfer of resources to complete an interaction with the remote device, wherein the interaction is associated with the request; and completes the interaction by transferring the resources to the remote device.

In some embodiments, the invention initiates the transfer of the resources by: continuously monitoring a real-time location of the user via the one or more components; and identifying that the real-time location of the user matches the third party entity location.

In some embodiments, the invention establishes a direct communication link with the one or more components of the automobile.

In some embodiments, the invention establishes a communication link with a smart computing device of the user, wherein the smart computing device is connected to the automobile.

In some embodiments, the invention completes the interaction by: extracting information associated with one or more resource pools stored in the smart computing device of the user; and transferring the resources in the one or more resource pools to the remote device.

In some embodiments, the invention in response to completing the interaction, receives a receipt associated with the interaction from the remote device; and integrates the receipt with the interaction posted into a user application stored in the smart computing device.

In some embodiments, the invention completes the interaction by transferring the resources to the remote device via a card reader located in the automobile.

In some embodiments, the invention establishes a communication link with the one or more components of the automobile via a smart device, wherein the smart device is located in the automobile.

In some embodiments, the one or more components comprise at least input devices, output devices, positioning system, and other automotive components.

In some embodiments, the invention applies the logic by: identifying user preferences associated with the user; identifying travel time associated with each of the one or more third party entities by communicating with traffic monitoring systems; identifying one or more supplemental resources associated with resource pools of the user; identifying one or more factors associated with the one or more third party entities; and determining the first third party entity based on at least the user preferences, the travel time, the one or more supplemental resources, and the one or more factors.

In some embodiments, the invention continuously monitors the real-time location of the user and transmit the real-time location of the user to the remote device.

The features, functions, and advantages that have been discussed may be achieved independently in various embodiments of the present invention or may be combined with yet other embodiments, further details of which can be seen with reference to the following description and drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

Having thus described embodiments of the invention in general terms, reference will be made to the accompanying drawings, where:

FIG. **1** presents an automobile resource distribution triggering system environment, in accordance with an embodiment of the present invention;

FIG. **2** presents a block diagram illustrating a smart computing device, in accordance with an embodiment of the present invention;

FIG. **3** presents a block diagram illustrating an automobile, in accordance with an embodiment of the present invention;

FIG. **4** presents a block diagram illustrating a resource distribution triggering system, in accordance with an embodiment of the present invention;

FIG. **5** presents a process flow for completing an interaction associated with fuel purchase via the automobile at a

third party entity location, in accordance with an embodiment of the present invention;

FIG. **6** presents a process flow for completing an interaction associated with a parking location via the automobile, in accordance with an embodiment of the present invention;

FIG. **7** presents a process flow for communicating an order, associated with a drive-through pickup, to a remote device of a third party entity via the automobile, in accordance with an embodiment of the present invention;

FIG. **8** presents a process flow for completing an interaction associated with one or more tolls by communicating with remote devices at toll booths via the automobile, in accordance with an embodiment of the present invention; and

FIG. **9** presents a process flow for selecting a first third party entity from one or more third party entities associated with the order at a drive-through by applying logic via an artificial intelligence engine, in accordance with an embodiments of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

Embodiments of the present invention now may be described more fully hereinafter with reference to the accompanying drawings, in which some, but not all, embodiments of the invention are shown. Indeed, the invention may be embodied in many different forms and should not be construed as limited to the embodiments set forth herein; rather, these embodiments are provided so that this disclosure may satisfy applicable legal requirements. Like numbers refer to like elements throughout.

In some embodiments, an "financial institution" as used herein may include commercial banks, thrifts, federal and state savings banks, savings and loan associations, credit unions, investment companies, insurance companies and the like. In some embodiments, the financial institution may allow a customer to establish an account with the financial institution. An "account" or "resource pool" may be the relationship that the customer has with the financial institution. Examples of accounts include a deposit account, such as a transactional account (e.g. a banking account), a savings account, an investment account, a money market account, a time deposit, a demand deposit, a pre-paid account, a credit account, a non-monetary customer information that includes only personal information associated with the customer, or the like. The account is associated with and/or maintained by a financial institution.

In some embodiments, the term "entity" or "third party entity" as used herein may be any merchant offering products or services to one or more users. This may include Quick Service Restaurants (QSR), gas stations, merchants providing parking spaces, toll booths, convenience stores, pharmacy, wholesale merchants, and/or the like. The term "remote device" as used herein may be any computing device utilized by third party entities. The term "third party entity device" may be any computing device provided by third party entities at third party entity locations. This may include point of sale (POS) provided by third party entities at any of the third party locations.

In some embodiments, a "user" may be a financial institution customer (e.g., an account holder or a person who have an account (e.g., banking account, credit account, or the like)). In some embodiments, a "user" may be a customer of a third party entity.

In accordance with embodiments of the invention, an "interaction" may be a transaction, transfer of funds, transfer of resources, and may refer to any activities or communication between a user and an financial institution, between a financial institution and a third party system, activities or communication between multiple financial institutions, communication between technology application and the like. Transfer of resources may refer to a payment, processing of funds, international transfer of funds, purchase of goods or services, a return of goods or services, a payment transaction, a credit transaction, or other interactions involving user's resource or account. Unless specifically limited by the context, a "transaction", a "transfer of funds", a "record" may refer to any activity initiated between a user and a financial institution or a third party system, or any combination thereof. Typical financial transactions include point of sale (POS) transactions, automated teller machine (ATM) transactions, person to person (p2p) transfers, internet transactions, online shopping, electronic funds transfers between accounts, transactions with a financial institution teller, personal electronic checks, conducting purchases using loyalty/reward points etc. When discussing the resource transfers or transactions are evaluated it could mean that the transactions have already occurred, are in the process of occurring or being processed, or they have yet to be processed/posted by one or more financial institutions.

In accordance with embodiments of the invention, an "account" or "resource credential" or "resource pool" is the relationship that a user has with a financial institution, such as a financial institution. Examples of accounts include a deposit account, such as a transactional account (e.g., a banking account), a savings account, an investment account, a money market account, a time deposit, a demand deposit, a pre-paid account, a credit account, a debit/deposit account, a non-monetary user information that includes information associated with the user, or the like. The account is associated with and/or maintained by the financial institution.

A "system environment", as used herein, may refer to any information technology platform of an enterprise (e.g., a national or multi-national corporation) and may include a multitude of servers, machines, mainframes, personal computers, network devices, front and back end systems, database system and/or the like.

FIG. **1** provides a block diagram illustrating an environment **100** an automobile resource distribution triggering system. As depicted in FIG. **1**, the operating environment **100** may include a resource distribution triggering system **400** interacting with a smart computing device **200** and automobile system **300** of a user **105**, one or more remote devices **401**, one or more third party entity devices **402**, using a network **150** that includes an internet **151** and wireless telephone network **152**. In some embodiments, the resource distribution triggering system **400** may be maintained by a financial institution. In some embodiments, the resource distribution triggering system **400** may be owned and maintained by the financial institution. In such an embodiment, the resource distribution triggering system **400** communicates with a financial institution system to complete one or more interactions. In some embodiments, the resource distribution triggering system **400** may be a part of an financial institution system (not shown). In alternate embodiments, the resource distribution triggering system **400** may be a part of the automobile system **300**. In some embodiments, the resource distribution triggering system **400** may be part of a smart chip which is placed in the automobile system **300**. In some embodiments, the resource distribution triggering system **400** may interact with smart computing devices and automobiles associated with a plurality of users (not shown) at any given instance. The user

105 and other plurality of users may be customers of the financial institution or the third party entities.

The environment **100** also may include a plurality of computing devices of the user **105**. The computing devices may include any machine, apparatus, system or the like that may be connected to and communicate with other devices over a network **150**. The smart computing device **200** may include a personal computer such as a desktop computer, laptop computer, tablet or any type of personal computing device that may be connected to a network by landline or wireless access such as wireless local area network (WLAN) such as Wi-Fi based on the Institute of Electrical and Electronics Engineers' (IEEE) 802.11 standards, Bluetooth short-wavelength UHF radio waves in the ISM band from 2.4 to 2.485 GHz or other wireless access technology.

Referring now to FIG. **2**, the smart computing device **200** may be any computing device utilized by the user **105**. In embodiments of the present invention, the smart computing device may be any device of the user connected to the automobile of the user via a wired (e.g., USB port) or wireless technology (e.g., Bluetooth). The smart computing device may be any wearable device, laptop, mobile device, smart phone device, PDA, tablet, or any other mobile device. In one embodiment of the invention, there may be multiple smart computing devices, wherein the multiple smart computing devices may be a mobile telephone and a smart watch. Other types of smart computing devices **200** may include portable digital assistants (PDAs), pagers, tablets, mobile televisions, gaming devices, laptop computers, cameras, video recorders, audio/video player, radio, Global Positioning Systems (GPS) devices, or any combination of the aforementioned. In one embodiment of the present invention, the smart computing device **200** is a mobile device.

Some embodiments of the smart computing device **200** include a processor **210** communicably coupled to such devices as a memory **220**, user output devices **236**, user input devices **240**, and a network interface **260**. The smart computing device **200** further includes a power source **215**, such as a battery, for powering various circuits and other devices that are used to operate the smart computing device **200**. Embodiments of the smart computing device **200** may also include a clock or other timer **250** configured to determine and, in some cases, communicate actual or relative time to the processor **210** or one or more other devices.

The processor **210**, and other processing devices described herein, generally include circuitry for implementing communication and/or logic functions of the associated device. For example, the processor **210** may include a digital signal processor device, a microprocessor device, and various analog to digital converters, digital to analog converters, and/or other support circuits. Control and signal processing functions of the smart computing device **200** are allocated between these devices according to their respective capabilities. The processor **210** thus may also include the functionality to encode and interleave messages and data prior to modulation and transmission. The processor **210** can additionally include an internal data modem. Further, the processor **210** may include functionality to operate one or more software programs, which may be stored in the memory **220**. For example, the processor **210** may be capable of operating a connectivity program, such as a web browser application **223**. The web browser application **223** may then allow the smart computing device **200** to transmit and receive web content, such as, for example, location-based content and/or other web page content, according to a Wireless Application Protocol (WAP), Hypertext Transfer Protocol (HTTP), and/or the like. The memory device **220** may include other applications such as financial institution application **221**, a user application **224**, resource distribution triggering application **225**, authorization application **222**, and/or the like. The user application **224** may be a digital wallet application or any application that maintains virtual cards which is provided by the financial institution system. In some embodiments, the resource distribution triggering application **225** may be a part of the financial institution application **221**. In some embodiments, financial institution application **221** may be a mobile banking application. The resource distribution triggering application **225** interacts with the resource distribution triggering system **400** to perform one or more functions. In some embodiments, the authorization application **222** allows the smart computing device **200** to interact with financial institution systems and resource distribution triggering system **400**. In some embodiments, the smart computing device may include a fitness tracking application, wherein the fitness tracking application comprises information associated with diet plans, calorie goals, and/or the like.

The processor **210** is configured to use the network interface **260** to communicate with one or more other devices on the network **150**. In this regard, the network interface **260** includes an antenna **276** operatively coupled to a transmitter **274** and a receiver **272** (together a "transceiver"). The processor **210** is configured to provide signals to and receive signals from the transmitter **274** and receiver **272**, respectively. The signals may include signaling information in accordance with the air interface standard of the applicable cellular system of the wireless telephone network **152**. In this regard, the smart computing device **200** may be configured to operate with one or more air interface standards, communication protocols, modulation types, and access types. By way of illustration, the smart computing device **200** may be configured to operate in accordance with any of a number of first, second, third, and/or fourth-generation communication protocols and/or the like. For example, the smart computing device **200** may be configured to operate in accordance with second-generation (2G) wireless communication protocols IS-136 (time division multiple access (TDMA)), GSM (global system for mobile communication), and/or IS-95 (code division multiple access (CDMA)), or with third-generation (3G) wireless communication protocols, such as Consolidated Mobile Telecommunications System (UMTS), CDMA2000, wideband CDMA (WCDMA) and/or time division-synchronous CDMA (TD-SCDMA), with fourth-generation (4G) wireless communication protocols, with LTE protocols, with 3GPP protocols and/or the like. The smart computing device **200** may also be configured to operate in accordance with non-cellular communication mechanisms, such as via a wireless local area network (WLAN) or other communication/data networks.

The network interface **260** may also include a near field communication (NFC) interface **270**. As used herein, the phrase "NFC interface" generally refers to hardware and/or software that is configured to contactlessly and/or wirelessly send and/or receive information over relatively short ranges (e.g., within four inches, within three feet, within fifteen feet, and the like). The NFC interface **270** may include a smart card, key card, proximity card, Bluetooth® device, radio frequency identification (RFID) tag and/or reader, transmitter, receiver, and/or the like. In some embodiments, the NFC interface **270** communicates information via radio, infrared (IR), and/or optical transmissions. In some embodiments, the NFC interface **270** is configured to operate as an

NFC transmitter and/or as an NFC receiver (e.g., an NFC reader). Also, it will be understood that the NFC interface **270** may be embedded, built, carried, and/or otherwise supported in and/or on the smart computing device **200**. In some embodiments, the NFC interface **270** is not supported in and/or on the smart computing device **200**, but the NFC interface **270** is otherwise operatively connected to the smart computing device **200** (e.g., where the NFC interface **270** is a peripheral device plugged into the smart computing device **200**). Other apparatuses having NFC interfaces mentioned herein may be configured similarly. In some embodiments, the NFC interface **270** of the smart computing device **200** is configured to contactlessly and/or wirelessly communicate information to and/or from a corresponding NFC interface of another apparatus (e.g., a point of sale (POS) device, an automated teller machine (ATM) or another mobile or computing device). In one embodiment of the present invention, the NFC interface of the smart computing device **200** wirelessly communicates information (virtual card information such as virtual card number, CVV code, expiration date) stored in the user application **224** to perform a transaction.

As described above, the smart computing device **200** has a user interface that may be made up of user output devices **236** and/or user input devices **240**. The user output devices **236** include a display **230** (e.g., a liquid crystal display or the like) and a speaker **232** or other audio device, which are operatively coupled to the processor **210**. The user input devices **240**, which allow the smart computing device **200** to transmit data, may include any of a number of devices allowing the smart computing device **200** to transmit data, such as a keypad, keyboard, touch-screen, touchpad, microphone, mouse, joystick, other pointer device, button, soft key, and/or other input device(s). The user interface may also include a camera **280**, such as a digital camera.

The smart computing device **200** may also include a positioning system device **275** that is configured to be used by a positioning system to determine a location of the smart computing device **200**. For example, the positioning system device **275** may include a GPS transceiver. In some embodiments, the positioning system device **275** is at least partially made up of the antenna **276**, transmitter **274**, and receiver **272** described above. For example, in one embodiment, triangulation of cellular signals may be used to identify the approximate location of the smart computing device **200**. In other embodiments, the positioning system device **275** includes a proximity sensor or transmitter, such as an RFID tag, that can sense or be sensed by devices known to be located proximate a location to determine that the smart computing device **200** is located proximate these known devices.

The memory **220** is operatively coupled to the processor **210**. As used herein, "memory" or "memory device" includes any computer readable medium (as defined herein below) configured to store data, code, or other information. The memory **220** may include volatile memory, such as volatile Random Access Memory (RAM) including a cache area for the temporary storage of data. The memory **220** may also include non-volatile memory, which can be embedded and/or may be removable. The non-volatile memory can additionally or alternatively include an electrically erasable programmable read-only memory (EEPROM), flash memory or the like. The memory **220** can store any of a number of applications which include computer-executable instructions/code executed by the processor **210** to implement the functions of the smart computing device **200** and/or one or more of the process/method steps described herein.

These applications also typically provide a graphical user interface (GUI) on the display **230** that allows the user **105** to communicate with the smart computing device **200**, the financial institution system and/or other devices or systems. The memory **220** can also store any of a number of pieces of information, and data, used by the smart computing device **200** and the applications and devices that make up the smart computing device **200** or are in communication with the smart computing device **200** to implement the functions of the smart computing device **200** and/or the other systems described herein. For example, the memory **220** may include such data as user authentication information.

Referring now to FIG. **3**, the automobile system **300** comprises one or more components of an automobile. The automobile may be any wheeled motor vehicle comprising user output devices **305**, user input devices **315**, memory **320**, positioning system device **325**, other automotive components, and a smart device **330**. In some embodiments, the smart device **330** may be a smart chip. The smart chip may be a micro device in the automobile. In embodiments of the invention, the smart chip **330** is provided the financial institution. The smart chip **330** may be integrated into any wheeled vehicles with user input and output devices. In some embodiments, the smart chip is maintained by the financial institution. As shown in the FIG. **3**, the smart chip **330** may include a network communication interface **331**, microprocessor **332**, and memory device **333**. The microprocessor **332** is configured to use the network communication interface **331** to communicate with one or more other devices on the network **150**. In this regard, the network communication interface **331** may include an antenna operatively coupled to a transmitter and a receiver (together a "transceiver"). In some embodiments, the smart chip **330** may utilize a transceiver of the automobile. The microprocessor **332** is configured to provide signals to and receive signals from the transmitter and receiver, respectively. The smart chip **330** may utilize wireless network including satellite or any other wireless network of the automobile to provide signals and receive signals. In some embodiments, the smart chip **330** may utilize wireless network of the smart computing device **200** connected to the automobile system **300** to provide signals and receive signals to perform one or more steps in the process flows described below. The smart chip **330** may be configured to raise certain triggers and alert the resource distribution triggering system upon occurrence on any of one or more conditions. For example, the smart chip may identify an input from a user via any of the user input devices and may alert the system. In one example, the smart chip may identify that the user has entered a destination location via the user input devices and alerts the system to trigger processes.

The network communication interface **331** may also include a near field communication (NFC) interface. As used herein, the phrase "NFC interface" generally refers to hardware and/or software that is configured to contactlessly and/or wirelessly send and/or receive information over relatively short ranges (e.g., within four inches, within three feet, within fifteen feet, and the like). The NFC interface may include a smart card, key card, proximity card, Bluetooth® device, radio frequency identification (RFID) tag and/or reader, transmitter, receiver, and/or the like. In some embodiments, the NFC interface communicates information via radio, infrared (IR), and/or optical transmissions. In some embodiments, the NFC interface is configured to operate as an NFC transmitter and/or as an NFC receiver (e.g., an NFC reader). Also, it will be understood that the NFC interface may be embedded, built, carried, and/or

otherwise supported in and/or on the smart computing device **200**. In some embodiments, the NFC interface is not supported in and/or on the smart computing device **200**, but the NFC interface is otherwise operatively connected to the smart computing device **200**. For example, smart computing device **200** may be internally connected to the electronic and communication system of the automobile and may utilize the NFC interface of the automobile. In some embodiments, the NFC interface of the smart computing device **200** is configured to contactlessly and/or wirelessly communicate information to and/or from a corresponding NFC interface of another apparatus (e.g., a point of sale (POS) device, an automated teller machine (ATM) or another mobile, remote device, third party entity devices, or computing device). In one embodiment of the present invention, the NFC interface of the smart computing device **200** wirelessly communicates information (virtual card information such as virtual card number, CVV code, expiration date) stored in the memory **320** of the automobile or user application **224** of the smart computing device **200** to and/or from a corresponding NFC interface of a POS device to perform an interaction.

The memory device **333** may include one or more applications or information accessed or received by the smart chip **330**. The memory device, as shown, comprises one or more applications including a network server application **334**, resource distribution triggering application **335**, and/or the like. The network server application **334** may be configured to cause the microprocessor to interact with other components of the automobile, smart computing device **200**, resource distribution triggering system **400**, remote device **401**, third party entity device **402**, and/or other device associated with the network **150**. The resource distribution triggering application may be utilized to receive and communicate information to the resource distribution triggering system **400** to perform one or more steps in the process flow described herein. The smart chip **330** may receive instructions from the resource distribution triggering system to perform one or more steps described herein. In some embodiments, the smart chip **330** may receive information from the resource distribution triggering system **400**, the third party entity device **402**, or the remote device **401** and communicate the information to the user **105** utilizing the user output devices **305** including, but not limited to, display **308** and speaker **310** of the automobile **300**. In some embodiments, the smart chip **330** may receive information from the user **105** via the user input devices including, but not limited to, microphone, keypad, touchpad, and/or the like of the automobile and communicate the information received form the user to the resource distribution triggering system **400**, the third party entity device **402**, or the remote device **401** to perform one or more steps in the process flows described herein. In some embodiments of the present invention, the smart chip **330** may identify current location of the automobile utilizing the positioning system device **325** of the automobile. In some other embodiments, the smart chip **330** may utilize other automotive components **328** or information available in the other automotive components **328** of the automobile. The automotive components, may include any body and main parts, electrical and electronics (including navigation system, gauges and meters, sensors, electrical switches, cameras, audio/video devices, and/or the like), interior components (car seats, floor components, and/or the like), power train and chassis, and/or the like. In some embodiments, the automobile further comprises a chip reader to facilitate completion of one or more interactions. In some embodiments, the system comprises any other built in mechanism to facilitate completion of one or more interactions. In some embodiments, the built in mechanism and the chip reader may be provided by a financial institution. All or some components of the automobile described above may be considered as an automobile system.

FIG. **4** provides a block diagram illustrating the resource distribution triggering system **400**, in greater detail, in accordance with embodiments of the invention. As illustrated in FIG. **4**, in one embodiment of the invention, the resource distribution triggering system **400** includes one or more processing devices **420** operatively coupled to a network communication interface **410** and a memory device **450**. In certain embodiments, the resource distribution triggering system **400** is operated by a financial institution, such as a financial institution. In some embodiments, the resource distribution triggering system **400** is part of a system of the automobile system **300**, wherein the resource distribution triggering system **400** may be embedded within any component of the automobile. In some embodiments of the invention, the resource distribution triggering system **400** is part of the smart chip **330**, wherein the smart chip **330** is placed in the automobile and is a part of the automobile. In such an embodiment, the system establishes a direct communication link with the automobile system. In some embodiments, the resource distribution triggering system **400** may be an independent system, wherein the resource distribution triggering system **400** communicates with the automobile to performs one or more actions described in the process flows below via the smart chip **330** of the automobile. In such an embodiment, the system establishes a communication link with the automobile system via the smart chip. For example, the system may communicate with user input devices **315**, positioning device **325**, other automotive components **328**, and user output devices **305** via the smart chip **330**. In such embodiments, the system may connect with the smart computing device **200** of the user via the smart chip **330**, wherein the smart computing device **200** is present with the user and wherein the smart computing device **200** may be connected with the automobile system **300**. In some embodiments, the smart computing device **200** may not be connected with the automobile system **300** via wired or wireless technology.

In one embodiment, the resource distribution triggering system **400** is part of a financial institution system. In such an embodiment, a resource distribution application performing the operations of the resource distribution triggering system **400** is stored in the entity system. In such embodiments, the smart chip may be configured to perform one or more steps of the process flows described herein and the resource distribution triggering system monitors and controls the smart chip and provides any additional information required to perform the one or more steps. In some embodiments, the resource distribution triggering system **400** may be a part of the smart chip **330** in the automobile.

It should be understood that the memory device **450** may include one or more applications and one or more databases or other data structures/repositories. The memory device **450** also includes computer-executable program code that instructs the processing device **420** to operate the network communication interface **410** to perform certain communication functions of the resource distribution triggering system **400** described herein. For example, in one embodiment of the resource distribution triggering system **400**, the memory device **450** includes, but is not limited to, a network server application **470**, a resource distribution triggering application **470**, control application **480**, a data storage application **483**, artificial intelligence engine application **485**

and other computer-executable instructions or other data. The computer-executable program code of the network server application **470**, the resource distribution triggering application **470**, the control application **480**, and the data storage application **483**, artificial intelligence engine application **485** may instruct the processing device **420** to perform certain logic, data-processing, and data-storing functions of the resource distribution triggering system **400** described herein, as well as communication functions of the resource distribution triggering system **400**.

As used herein, a "communication interface" generally includes a modem, server, transceiver, and/or other device for communicating with other devices on a network. The network communication interface **410** is a communication interface having one or more communication devices configured to communicate with one or more other devices on the network **150**, such as computing device **200**. The processing device **420** is configured to use the network communication interface **410** to transmit and/or receive data and/or commands to and/or from the other devices connected to the network **150**. The resource distribution triggering system **400**, communicates with the smart chip **330** of the automobile to perform various steps described herein. The resource distribution triggering system **400**, communicates with remote devices **401** and third party entity devices **402** to perform various steps described herein. In some embodiments, the resource distribution triggering system **400**, communicates with other systems such as traffic monitoring system, entity system, authorization systems, and/or the like. The resource distribution triggering system **400** also comprises an artificial intelligence engine.

FIG. **5** presents a process flow **500** for completing an interaction associated with fuel purchase via the automobile at a third party entity location. As shown in block **510**, the resource distribution triggering system **400** receives an input from the user **105** to search for at least one third party entity selling fuel. Fuel may be any of the available forms of fuel including, but not limited to, diesel, gas, electric, or the like. The input may be a voice command, a text command, and/or the like received from the user via the user input devices **315** of the automobile. The system instantly recognizes the input received from the user via the user input devices. In some embodiments, the system may identify that fuel in the automobile has dropped below a predetermined limit and automatically communicates a low fuel input to the system. In some embodiments, the system may communicate with other automobile components such as gauges or meters to identify that fuel in the automobile has dropped below a predetermined limit. For example, the predetermined limit may be 1 gallon in non-electric automobiles or 10 percent in electric automobiles. In some embodiments, the system may identify that the user is travelling to a destination and determine that refueling is required to reach the destination. The system then prompts the user, via the user output devices **305**, to determine if the user would like to refuel. Upon receiving an input from the user, the system continues the process and proceeds to block **520**.

As shown in block **520**, the system then identifies, a current location of the user. The system communicates with the positioning system device **325** to identify the current location of the user and transfer it back to the system. In some embodiments, the system may connect with the smart computing device **200** such as mobile device and may utilize the positioning system device **275** to determine the current location of the user. In such embodiments, the smart computing device **200** may be connected with the automobile **300** via wired or wireless technology associated with the smart computing device **200**. In some embodiments, the system may connect with the smart computing device **200** via the smart chip **330** in the automobile **300**. In some embodiments, the system may use satellite data to determine the location of the user. The system along with identifying the current location of the user, determines the level of fuel in a gas tank of the automobile **300** by communicating with other automobile components **328** of the automobile **300**. For example, the system may communicate with a system/component of the automobile **300** to retrieve fuel gauge data.

As shown in block **530**, the system calculates a first limit based on the location of the user. The first limit is the maximum distance that the user can travel before running out of fuel based on the current location of the user and the level of fuel in the gas tank previously identified by the system. In other words, the maximum distance is based on the fuel consumption of the automobile. In some embodiments, the system may also identify the travel route and the destination of the user and communicate with traffic monitoring systems (not shown) to determine traffic in the travel route of the user. The system uses the current traffic information to calculate the first limit.

As shown in block **540**, the system identifies the one or more third party entities located within the calculated first limit. The one or more third parties may be any merchants (e.g., gas stations) selling fuel located within the first limit from the current location of the user. The system identifies the one or more third parties along the travel route of the user.

As shown in block **550**, the system applies logic to select a first third party entity from the one or more third party entities. For example, the system may identify that a merchant 'A' located at distance 'A' is selling fuel at a lower price than a merchant 'B' located at distance 'B' which is lower than distance 'A' at a price higher than the price offered by Merchant 'A.' In such an exemplary embodiment, the system considers the current traffic, user preferences (such as a particular gas station or a type of fuel available at the gas stations, and/or the like), and supplemental resources (rewards or cashback, membership perks, or the like) associated with the resource pool (credit account, debit account, or the like) of the user to select a merchant from the one or more merchants initially identified by the system. In some embodiments, the automobile **300** may be utilized by the one or more users. The system applies logic based on the user driving the car. The system identifies the user driving the car by communicating with the other automotive components of the automobile to identify driving patterns, weight of the user in the driver seat, driver seat preferences, or the like. As shown in block **560**, the system transfers an entity location of the first third party entity to the automobile. The system may automatically add the entity location to the selected travel route of the user via the navigation system of the automobile **300**. In some embodiments, the system may add the entity location to the selected travel route of the user after receiving an approval from the user. In some embodiments, the system may identify a second third party entity from the one or more third party entities by applying logic based on receiving disapproval from the user and the system may add user's disapproval to the user preferences. In some embodiments, the system may store preferences associated with the user's disapproval in the memory of the automobile **300**. In some embodiments, the system may store preferences associated with the user's disapproval in the memory of the smart chip **330**. In some embodiments, the system upon adding the entity location to the selected travel route of the user, communicates with remote devices (e.g., fuel

dispenser monitoring device) associated with the first third party entity to identify an empty refueling station and block the empty refueling station for the user. The system may receive a confirmation from the remote device about reserving the refueling station and may communicate the confirmation to the user via the user output devices of the automobile.

In some embodiments, the system may access one or more to-do lists of the user stored in the smart computing device of the user, and may identify that one or more products in the to-do list (e.g., grocery list) are available at the first third party entity location. The system may then communicate, after receiving an approval from the user, an order comprising one or more products in the to-do list to the third party devices (online ordering platform) associated with the first third party entity, wherein an employee of the first third party entity after receiving the order may fulfill the order before the user reaches the third party entity location. In some embodiments, the system may identify that the user purchased a set of products after refueling during the last visit and may prompt the user to identify if he/she would like to order same products before reaching the third party entity location.

The system after transferring the location of the first third party entity, continuously monitors a current location of the user, via the one or more components of the automobile and identifies that the current location of the user matches the location of the first third party entity. The system may then establish a communication link between the automobile system and a third party entity device (e.g., fuel dispenser or point of sale), at the location of the first third party entity. In some embodiments, the system establishes the communication link between the automobile system and a third party entity device by utilizing transmitting devices in the automobile and the third party entity device. In some embodiments, wherein the current location of the user matches the location of the first third party entity, the system may utilize the NFC interface in the automobile and the third party entity device to establish the communication link.

As shown in block **570**, the system identifies a trigger from a third party entity device (e.g., fuel dispenser or point of sale), wherein the trigger is associated with transfer of resources to complete an interaction (transaction associated with fuel purchase). The trigger may be a payment request from the point of sale device, wherein the trigger comprises a unique identifier associated with the fuel purchase of the user. The system connects to the third party entity device (point of sale) using NFC interface to identify a resource amount (purchase amount).

As shown in block **580**, the system in response to identifying the trigger, initiates the transfer of resources to complete the interaction. The system selects a best resource pool information from one or more resource pools of the user based on the supplemental resources offered (rewards, or the like). In some embodiments, the system accesses the resource pool information from the user application **224** (e.g., mobile wallet application or the like) in the smart computing device **200** connected to the automobile **300**. In some embodiments, the system accesses the resource pool information from the memory of the automobile, wherein a system associated with the automobile, after identifying that the smart computing device is connected to the automobile **300** via wired or wireless technology, extracts the user resource pool information from the smart computing device **200** and stores it in the memory of the automobile **300**. The system after identifying the best resource pool, authenticates the interaction i.e., transfer of resources by any forms of authentication methods. In one embodiment, the system verifies that one or more smart computing devices (mobile device, smart watch, or the like) of the user are within the proximity of the automobile and the third party entity device (point of sale). In another embodiment, the system may use facial recognition or finger printing or the like to authenticate the interaction. The system utilizes the wireless network of the automobile to transfer the best resource pool information to the third party entity device.

As shown in block **590**, the system completes the interaction by transferring the resources to the third party entity device. The system transfers the resource amount from the identified best resource pool to the third party entity device. After completing the interaction, the third party entity device may transfer a receipt associated with the interaction to the automobile. At this time, the user need not wait at the third party entity location to receive the receipt. In an exemplary embodiment, after refueling the user may drive away from the third party entity location and the transfer of resources may be performed by the system without having the user to stay at the third party entity location. Similarly, the third party entity device may transfer a receipt while the user is not at the third party entity location. In some embodiments, the system may link or integrate the receipt into a user application or an financial institution application of the smart computing device **200**. For example, upon completion of the transaction associated with the fuel purchase, the transaction may be posted into a resource pool (e.g., checking account) in the financial institution application (e.g., online application) on the mobile device **200**. The system may integrate the receipt received from the third party entity device with the transaction posted in the resource pool via the financial institution application.

In some embodiments, the system may also transfer a second resource amount associated with the order placed before arriving at the third party entity location, thereby allowing the user to pick up the one or more products directly. In such embodiments, the system may utilize a card reader present in the automobile **300** to perform the interaction before arriving at the third party entity location. In some embodiments, the system after completion of transfer of second resource amount to the point of sale, receives a QR code or any other code from the third party entity device and transfers the received code to the one or more computing devices of the user. The user may provide this code at a pick-up location within the third party entity location to collect the one or more products of the order. In some embodiments, the system upon receiving an input from the user to search for Automated Teller Machines, may follow similar process to place an order at an Automated Teller Machine for withdrawing cash or the like and reserving the Automated Teller Machine for the user.

FIG. **6** presents a process flow **600** for completing an interaction associated with a parking location via the automobile. As shown in block **610**, the system receives a second input from the user, via the input devices of the automobile, to search for at least one available parking location. The input may be a voice command, a text command, and/or the like received from the user via the user input devices **315** of the automobile. The system instantly recognizes the input received from the user. In some embodiments, the system may identify current location of the user and based on the travel patterns may automatically identify that the user is searching for the at least one available parking location. In some embodiments, travel patterns may be stored in the memory of the automobile. In some embodiments, the travel patterns may be stored in the memory of the smart comput-

ing device. In other embodiments, the travel patterns may be stored in the memory of the system.

As shown in block **620**, the system identifies a destination of the user. The system communicates with the navigation system of the automobile to identify the destination of the user As shown in block **630**, the system determines one or more parking locations located within a predetermined limit from the destination of the user. For example, the system may identify all parking locations within half a mile from the destination. As shown in block **640**, the system communicates with one or more remote devices at the one or more parking locations to identify one or more available parking spaces. For example, the system communicates with parking meter monitoring systems to identify one or more available parking spaces within each of the one or more parking locations. Additionally, the system may also identify the exact location of each of the one or more available parking spaces.

As shown in block **650**, the system applies logic to select a first parking space from the one or more available parking spaces. The system may apply logic based on the current traffic near each of the one or more parking locations, distance between the elevator or stairs and the exact location of each of the one or more available parking spaces, pricing of the one or more available parking spaces, offers associated with the one or more available parking spaces, user preferences, one or more to-do lists, and/or the like. For example, the system may access one or more to-do lists of the user stored in the smart computing device (smart watch, mobile device, or the like) of the user and may identify that the user has "pick up clothes from dry cleaners" listed in the to-do list of the user and the system considers a parking space available closer to the dry cleaners.

As shown in block **660**, the system transmits a location of the first parking space to the user via the output devices of the automobile. The system automatically adds the location of the first parking space as the destination, via the navigational system of the automobile. In some embodiments, the system may add the location to the destination after receiving an approval from the user. The system upon adding the location to the destination, communicates with remote devices (parking meter monitoring system) associated with the first parking space to reserve the first parking space for the user.

As shown in block **670**, the system identifies that the automobile of the user is at the location of the first parking space by continuously monitoring the current location of the user. The system identifies that the user has reached the parking space by identifying the current location of the user. After identifying that the user has reached the location of the first parking space, the system establishes a communication link between the automobile system and a first remote device (parking meter). In some embodiments, the system may establish the communication link between the automobile system and the first remote device when the current location of the user does not match the location of the first parking space. In such an embodiment, the system allows the user to block the first parking space via the communication link between the automobile system and the first remote device. As shown in block **670**, the system initiates a transfer of resources to the first remote device associated with the first parking space. The system selects a best resource pool information from one or more resource pools of the user based on the supplemental resources offered (rewards, or the like). The system after identifying the best resource pool, authenticates the interaction i.e., transfer of resources by any forms of authentication methods. In one embodiment, the system verifies that one or more smart computing devices (mobile device, smart watch, or the like) of the user are within the proximity of the automobile and the first parking space. In another embodiment, the system may use facial recognition or finger printing or the like to authenticate the interaction.

In an exemplary embodiment, a parking meter may not be available on every floor at all parking locations. The system connects with the parking meters remotely after identifying that the automobile of the user is at the location of the first parking space and initiates transfer of resources (parking charge) to the parking meter located on another floor at the parking location. As shown in block **680**, the system completes the transfer of resources to the first remote device and notifies the user. In some embodiments, the system may utilize the chip reader in the automobile for completing the interaction. After completion of transfer of resources, the system may receive a receipt from the remote device i.e., the parking meter. The system may automatically save the receipt in the memory of automobile, smart chip, and/or the smart computing devices of the user. In some embodiments, the system may link or integrate the receipt into a user application or an financial institution application of the smart computing device **200**. For example, upon completion of the transaction associated with the first parking space, the transaction may be posted into a resource pool (e.g., checking account) financial institution application (e.g., online application) on the mobile device **200**. The system may integrate the receipt received from the first remote device with the transaction posted in the resource pool via the financial institution application. In some embodiments, the system receives the receipt immediately upon completion of the interaction.

In some embodiments, the pricing associated with the first parking space may be hourly pricing. In such embodiments, the system may identify a resource amount associated with the first parking space when the user is leaving the location associated with the first parking space. The system may utilize the communication link established between the automobile system and the first remote device to transfer the resource amount to the first remote device. In some embodiments, the transfer of resources may occur when the real-time location of the user does not match the location of the first parking space, thereby allowing the user to pay without having to wait the parking location or the first parking space.

FIG. **7** presents a process flow **700** for communicating an order to a remote device of a third party entity via the automobile. As shown in block **710**, the system receives a request from the user, via the input devices of the automobile, to place an order. The order may be a drive-through pickup order. The order may be a fast food order, a prescription refill order or the like which involves picking up one or more products associated with the order at a drive-through. The order may be received as an input from the user. The input may be a voice command, a text command, and/or the like received from the user via the user input devices **315** of the automobile.

In an exemplary embodiment, the system, after receiving a fast food order from the user, calculates the number of calories associated with the fast food order. The system may access the fitness tracking application in the smart computing device of the user and may identify that the calculated calories in the current order of fast food may cross the limit of daily calorie intake of the user. The system may then suggest alternative fast foods with less calories to the user and prompts the user to identify if he/she would like to switch the order. Based on the user input, the system

finalizes the order and may look for one or more third party entities providing one or more products in the finalized order. Additionally, the system may also communicate with a budgeting application of the smart computing device **200** and may alert the user of spending goals. For example, the system may identify that the prices of the current order may exceed the spending goals set by the user and may notify the user via the output devices of the automobile **300**.

As shown in block **720**, the system identifies current location of the user. The system communicates with the positioning system device **325** to identify the current location of the user. In some embodiments, the system may use satellite data to determine the location of the user. Additionally, the system may also identify a destination, via the navigation system of the automobile **300**. As shown in block **730**, the system identifies one or more third party entities associated with the order within a predetermined limit from the current location of the user. For example, the system identifies one or more third parties within five miles from the current location of the user. In some embodiments, the predetermined limit may be fixed. In some embodiments, the predetermined limit may be dynamic. For example, the system may choose the predetermined limit based on a time estimate for the order to be ready. In some embodiments, the system may estimate a time required to prepare one or more products associated with the order based on time of the day. For example, if the order is a fast food order and the user sends a request to place an order during lunch hour, the system may estimate that the order may take more amount of time than the usual time taken to prepare one or more products. In other words, the system intelligently identifies the predetermined limit, therefore allowing the user to pick up the order at a drive-through without having to wait for the order. The system identifies one or more third parties between the current location and destination and along the travel route selected by the user, that are offering the one or more products associated with the request.

As shown in block **740**, the system selects a first third party entity from the one or more third party entities and transfers a third party entity location of the first third party entity to the user. The system, via the artificial intelligence engine, applies logic to select the first third party by considering one or more factors such as rating of the one or more third party entities, user preferences, supplemental resources associated with the one or more third party entities, current traffic, detour distance, or the like.

FIG. **9** presents a process flow **900** for selecting a first third party entity from one or more third party entities associated with an order at a drive-through by applying logic via an artificial intelligence engine, in accordance with an embodiments of the present invention. As shown in block **910**, the system identifies user preferences associated with the user. For example, the user may prefer a particular type of merchant or particular type of products (brand of the products) associated with the request. The user preferences may be stored in the memory of the smart computing device **200** or the memory of the automobile **300**. The system retrieves user preference data and identifies that the user prefers going to merchant 'A' over merchant 'B' of the one or more third party entities. As shown in block **920**, the system identifies travel time associated with each of the one or more third party entities by communicating with traffic monitoring systems (not shown). For example, the system may identify that traffic associated with the travel route to go to merchant 'A' is less than the travel route associated with merchant 'B' of the one or more third party entities. Additionally, the system may also identify the travel distance to each of the identified one or more third party entities. As shown in block **930**, the system identifies one or more supplemental resources associated with the resource pools of the user. Supplemental resources may be any of rewards, cashback, membership perks, or any other perks associated with any of the resource pools of the user. For example, the system may identify that resource pool 'A' has a cashback deal with merchant 'A' of the one or more third party entities. In some embodiments, the system may access supplemental resource information associated with resource pools of the user by accessing the user application **224** or financial institution application **221** of the smart computing device **200**. In some embodiments, the system may access supplemental resource information by communicating with financial institution system associated with the resource pools. As shown in block **940**, the system identifies one or more factors associated with the one or more third party entities. The one or more factors may include pricing of the one or more products associated with the request, rating of the one or more third party entities. In one embodiments, where the request is a fast food order, the system may compare calories in a product associated with the fast food order provided by the one or more third party systems. In some embodiments, the system may simultaneously communicate with systems of the one or more third party entities to identify the one or more factors. Next, as shown in block **950**, the system determines the first third party entity from the one or more third party entities by applying logic based on the user preferences, the travel time associated with the one or more third party entities, the one or more supplemental resources, and the one or more factors. For example, the system may find an optimized solution by determining the first third party entity which matches with the user preferences, has less travel time, less travel distance, a cash back deal and low price offered by the first third party entity, five star rating, and/or the like.

Referring back to FIG. **7**, as shown in block **750**, the system establishes a communication link between the automobile system and a remote device (drive-through system, online ordering platform) associated with the first third party entity. The system communicates with the remote device to open a new order ticket.

As shown in block **760**, the system prompts the user to confirm the order, via the output devices of the automobile. For example, the system may read the order to the user via the speaker. In some embodiments, when the order is a fast food order, the system identify that the user ordered additional condiments in a previous order similar to the present order based on the past ordering history. The system may also read out the additional condiments placed in the previous order to the user and may prompt the user to confirm the additional condiments to be requested along with the order.

As shown in block **770**, the system in response to receiving a confirmation from the user, via the input devices of the automobile, communicates the order to the remote device. The system may add the one or more products and additional condiments to the new ticket opened by the system by communicating with the remote device. The system may additionally calculate estimated arrival time of the user based on the traffic, current location, driving patterns, or the like and may communicate the calculated estimated arrival time of the user to the remote device.

As shown in block **780**, the system receives a notification associated with the order from the remote device. The notification may include an resource amount i.e., total cost of the order, order confirmation, a confirmation code (e.g.,

QR code), drive-through slot number, order status tracking link, or the like. The system may then automatically initiate transfer of resources to the remote device the wireless network of the automobile to the remote device. In some embodiments, the system may utilize the chip reader in the automobile to transfer the resources directly to the remote device via the communication link established between the automobile system and the remote device. In some embodiments, the system may cause the entity application (e.g., online banking application) or user application (e.g., digital wallet) on the smart computing device to transfer the resources to the remote device. In one such embodiment, the system may utilize the card reader to transfer the resources. In alternate embodiments, as shown in block **790**, the system identifies that the automobile of the user is at the third party entity location and initiates transfer of resources via the NFC interface to a third party entity device located at the third party entity location. For example, the system may identify that the user is at the drive-through slot number associated with the user and may establish a communication link via the NFC interface of the automobile with a point of sale device at the drive-through slot and may communicate the confirmation code to the point of sale device. The system may access the user application (e.g., digital wallet application) and choose a best resource pool from the one or more resource pools associated with the user may transfer the resources associated with the resource amount from the best resource pool to the point of sale device. In some embodiments, in response to transferring the resources, the third party entity device may transmit a receipt to the user. The system may then integrate the receipt with a corresponding transaction posted in the resource pool of the user, via the financial institution application or user application in the smart computing device **200**.

FIG. **8** presents a process flow **800** for process flow for completing an interaction associated with one or more tolls by communicating with remote devices at toll booths via the automobile. As shown in block **810**, the system receives a travel route to a destination from the user, via the input devices of the automobile. The user may input a destination into the navigation system of the automobile and select a travel route associated with the destination. The system identifies that the user selected the travel route. In some embodiments, the system may automatically select a best travel route based on the traffic conditions, road closure, and/or the like. As shown in block **820**, the system identifies one or more tolls associated with the travel route. In some embodiments, the system may identify one or more tolls by communicating with navigation systems of the automobile. In some embodiments, the system may identify the one or more tolls by communicating with remote navigation systems. Alternatively, the system may identify one or more tolls by communicating with user application (navigation application) of the mobile device.

As shown in block **830**, the system continuously monitors a current location of the user. In some embodiments, the system monitors the current location of the user via the positioning system device **325** of the automobile **300**. In alternate embodiments, the system monitors the current location of the user via the positioning system device **275** of the smart computing device **200**. Additionally, the system may also current traffic conditions along the travel route by communicating with the traffic monitoring systems.

As shown in block **840**, the system identifies that the current location of the user is within a predetermined distance from a toll location of the one or more tolls. In some embodiments, the predetermined distance may be set by the user. For example, the system identifies that the current location is two miles away from the next toll booth in the travel route. In some embodiments, the system based on the current traffic conditions and calculates a new predetermined distance based on the current traffic conditions. For example, if the travel time to the next toll booth is thirty minutes and the travel distance is two miles, the system calculates a new predetermined limit which may be quarter mile from the next toll booth. Therefore, by calculating the new predetermined limit, the system may avoid paying for unnecessary tolls in instances when there is a traffic diversion.

As shown in block **850**, the system establishes a communication link between the automobile system and at least one remote device such as online toll payment platform associated with the toll location. For example, the system establishes a communication link and the wireless network of the automobile. The system, via the communication link identifies a resource amount associated with the toll. Alternatively, in some embodiments, the system may identify the resource amount by communicating with any toll calculator systems. In some embodiments, the system may identify the resource amount by communicating with user applications (toll calculator) in the smart computing device **200**.

As shown in block **860**, the system initiates transfer of resources to the at least one remote device. The system selects a best resource pool information from one or more resource pools of the user based on the supplemental resources offered (rewards, or the like). The system after identifying the best resource pool, transfers the resource associated with the resource amount to the at least one remote device. As shown in block **870**, the system completes the transfer of resources. In some embodiments, the system utilizes the chip reader in the automobile to complete the transfer of resources.

As shown in block **880**, the system receives a notification from the remote device. The notification may include a payment confirmation, a toll lane number, or the like. As shown in block **890**, the system transfers the notification to the user via the output devices of the automobile. For example, the system may read the toll lane number associated with the notification received from the at least one remote device via the speaker of the automobile. Additionally, the system may also receive a receipt associated with the interaction from the remote device. The system may integrate the receipt with the interaction posted to the resource pools via the financial institution application or user application in the smart computing device.

Although many embodiments of the present invention have just been described above, the present invention may be embodied in many different forms and should not be construed as limited to the embodiments set forth herein; rather, these embodiments are provided so that this disclosure will satisfy applicable legal requirements. Also, it will be understood that, where possible, any of the advantages, features, functions, devices, and/or operational aspects of any of the embodiments of the present invention described and/or contemplated herein may be included in any of the other embodiments of the present invention described and/or contemplated herein, and/or vice versa. In addition, where possible, any terms expressed in the singular form herein are meant to also include the plural form and/or vice versa, unless explicitly stated otherwise. Accordingly, the terms "a" and/or "an" shall mean "one or more," even though the phrase "one or more" is also used herein. Like numbers refer to like elements throughout.

As will be appreciated by one of ordinary skill in the art in view of this disclosure, the present invention may include

and/or be embodied as an apparatus (including, for example, a system, machine, device, computer program product, and/or the like), as a method (including, for example, a business method, computer-implemented process, and/or the like), or as any combination of the foregoing. Accordingly, embodiments of the present invention may take the form of an entirely business method embodiment, an entirely software embodiment (including firmware, resident software, micro-code, stored procedures in a database, or the like), an entirely hardware embodiment, or an embodiment combining business method, software, and hardware aspects that may generally be referred to herein as a "system." Furthermore, embodiments of the present invention may take the form of a computer program product that includes a computer-readable storage medium having one or more computer-executable program code portions stored therein. As used herein, a processor, which may include one or more processors, may be "configured to" perform a certain function in a variety of ways, including, for example, by having one or more general-purpose circuits perform the function by executing one or more computer-executable program code portions embodied in a computer-readable medium, and/or by having one or more application-specific circuits perform the function.

It will be understood that any suitable computer-readable medium may be utilized. The computer-readable medium may include, but is not limited to, a non-transitory computer-readable medium, such as a tangible electronic, magnetic, optical, electromagnetic, infrared, and/or semiconductor system, device, and/or other apparatus. For example, in some embodiments, the non-transitory computer-readable medium includes a tangible medium such as a portable computer diskette, a hard disk, a random access memory (RAM), a read-only memory (ROM), an erasable programmable read-only memory (EPROM or Flash memory), a compact disc read-only memory (CD-ROM), and/or some other tangible optical and/or magnetic storage device. In other embodiments of the present invention, however, the computer-readable medium may be transitory, such as, for example, a propagation signal including computer-executable program code portions embodied therein.

One or more computer-executable program code portions for carrying out operations of the present invention may include object-oriented, scripted, and/or unscripted programming languages, such as, for example, Java, Perl, Smalltalk, C++, SAS, SQL, Python, Objective C, JavaScript, and/or the like. In some embodiments, the one or more computer-executable program code portions for carrying out operations of embodiments of the present invention are written in conventional procedural programming languages, such as the "C" programming languages and/or similar programming languages. The computer program code may alternatively or additionally be written in one or more multi-paradigm programming languages, such as, for example, F #.

Some embodiments of the present invention are described herein with reference to flowchart illustrations and/or block diagrams of apparatus and/or methods. It will be understood that each block included in the flowchart illustrations and/or block diagrams, and/or combinations of blocks included in the flowchart illustrations and/or block diagrams, may be implemented by one or more computer-executable program code portions. These one or more computer-executable program code portions may be provided to a processor of a general purpose computer, special purpose computer, and/or some other programmable data processing apparatus in order to produce a particular machine, such that the one or more computer-executable program code portions, which execute via the processor of the computer and/or other programmable data processing apparatus, create mechanisms for implementing the steps and/or functions represented by the flowchart(s) and/or block diagram block(s).

The one or more computer-executable program code portions may be stored in a transitory and/or non-transitory computer-readable medium (e.g. a memory) that can direct, instruct, and/or cause a computer and/or other programmable data processing apparatus to function in a particular manner, such that the computer-executable program code portions stored in the computer-readable medium produce an article of manufacture including instruction mechanisms which implement the steps and/or functions specified in the flowchart(s) and/or block diagram block(s).

The one or more computer-executable program code portions may also be loaded onto a computer and/or other programmable data processing apparatus to cause a series of operational steps to be performed on the computer and/or other programmable apparatus. In some embodiments, this produces a computer-implemented process such that the one or more computer-executable program code portions which execute on the computer and/or other programmable apparatus provide operational steps to implement the steps specified in the flowchart(s) and/or the functions specified in the block diagram block(s). Alternatively, computer-implemented steps may be combined with, and/or replaced with, operator- and/or human-implemented steps in order to carry out an embodiment of the present invention.

While certain exemplary embodiments have been described and shown in the accompanying drawings, it is to be understood that such embodiments are merely illustrative of and not restrictive on the broad invention, and that this invention not be limited to the specific constructions and arrangements shown and described, since various other changes, combinations, omissions, modifications and substitutions, in addition to those set forth in the above paragraphs, are possible. Those skilled in the art will appreciate that various adaptations, modifications, and combinations of the just described embodiments can be configured without departing from the scope and spirit of the invention. Therefore, it is to be understood that, within the scope of the appended claims, the invention may be practiced other than as specifically described herein.

What is claimed is:

1. A system for communicable integration of an automobile system and a drive-through system, the system comprising:

one or more memory devices having computer readable code stored thereon;

one or more processing devices operatively coupled to the one or more memory devices, wherein the one or more processing devices are configured to execute the computer readable code to:

receive a request from a user, via one or more components of an automobile and a smart chip located in the automobile, to place an order, wherein the order is a drive-through pickup order;

identify a current location of the user, via the one or more components and the smart chip;

determine a time estimate associated with preparing the order;

dynamically determine a predetermined limit based on the time estimate;

identify one or more third party entities associated with the order within the predetermined limit from the

current location of the user, wherein the one or more third party entities distribute one or more products associated with the order;

apply logic and select a first third party entity from the one or more third party entities and transfer a third party entity location of the first third party entity to the user;

establish a first communication link between the automobile and a drive-through system associated with the first third party entity;

prompt the user, via the one or more components, to confirm the order;

receive a notification associated with the order from the drive-through system;

transmit the notification to the user via the one or more components;

automatically initiate transfer of resources from a resource pool associated with the user, via the smart chip, to complete an interaction with the drive-through system, wherein the interaction is associated with the request;

complete the interaction by transferring the resources to the drive-through system;

in response to completing the interaction, receive a receipt associated with the interaction from the drive-through system; and

integrate the receipt with the interaction posted into a user application stored in the smart computing device.

2. The system of claim **1**, wherein the one or more processing devices are configured to execute the computer readable code to initiate the transfer of the resources by:

continuously monitoring a real-time location of the user via the one or more components; and

identifying that the real-time location of the user matches the third party entity location.

3. The system of claim **1**, wherein the one or more processing devices are configured to execute the computer readable code to establish a direct communication link with the one or more components of the automobile.

4. The system of claim **1**, wherein the one or more processing devices are configured to execute the computer readable code to establish a communication link with a smart computing device of the user, wherein the smart computing device is connected to the automobile.

5. The system of claim **4**, wherein the one or more processing devices are configured to execute the computer readable code to complete the interaction by:

extracting information associated with one or more resource pools comprising the resource pool stored in the smart computing device of the user; and

transferring the resources from the resource pool to the drive-through system.

6. The system of claim **1**, wherein the one or more processing devices are configured to execute the computer readable code to complete the interaction by transferring the resources to the drive-through system via a card reader located in the automobile.

7. The system of claim **1**, wherein the one or more components comprise at least input devices, output devices, positioning system, and other automotive components.

8. The system of claim **1**, wherein the one or more processing devices are configured to execute the computer readable code to apply the logic by:

identifying user preferences associated with the user;

identifying travel time associated with each of the one or more third party entities by communicating with traffic monitoring systems;

identifying one or more supplemental resources associated with one or more resource pools of the user;

identifying one or more factors associated with the one or more third party entities; and

determining the first third party entity based on at least the user preferences, the travel time, the one or more supplemental resources, and the one or more factors.

9. The system of claim **1**, wherein the one or more processing devices are configured to execute the computer readable code to continuously monitor real-time location of the user and transmit the real-time location of the user to the drive-through system.

10. A computer program product for communicable integration of an automobile system and a drive-through system, the computer program product comprising at least one non-transitory computer-readable medium having computer-readable program code portions embodied therein, the computer-readable program code portions comprises one or more executable portions for:

receiving a request from a user, via one or more components of an automobile and a smart chip located in the automobile, to place an order, wherein the order is a drive-through pickup order;

identifying current location of the user, via the one or more components and the smart chip;

determining a time estimate associated with preparing the order;

dynamically determining a predetermined limit based on the time estimate;

identifying one or more third party entities associated with the order within the predetermined limit from the current location of the user, wherein the one or more third party entities distribute one or more products associated with the order;

applying logic and select a first third party entity from the one or more third party entities and transfer a third party entity location of the first third party entity to the user;

establishing a first communication link between the automobile and a drive-through system associated with the first third party entity;

prompting the user, via the one or more components, to confirm the order;

receiving a notification associated with the order from the drive-through system;

transmitting the notification to the user via the one or more components;

automatically initiating transfer of resources from a resource pool associated with the user, via the smart chip, to complete an interaction with the drive-through system, wherein the interaction is associated with the request;

completing the interaction by transferring the resources to the drive-through system;

in response to completing the interaction, receiving a receipt associated with the interaction from the drive-through system; and

integrating the receipt with the interaction posted into a user application stored in the smart computing device.

11. The computer program product of claim **10**, wherein the computer-readable program code portions comprise one or more executable portions for initiating the transfer of the resources by:

continuously monitoring a real-time location of the user via the one or more components; and

identifying that the real-time location of the user matches the third party entity location.

12. The computer program product of claim **10**, wherein the computer-readable program code portions comprise one or more executable portions for establishing a direct communication link with the one or more components of the automobile.

13. The computer program product of claim **10**, wherein the computer-readable program code portions comprise one or more executable portions for establishing a communication link with a smart computing device of the user, wherein the smart computing device is connected to the automobile.

14. The computer program product of claim **13**, wherein the computer-readable program code portions comprise one or more executable portions for completing the interaction by:

extracting information associated with one or more resource pools comprising the resource pool stored in the smart computing device of the user; and

transferring the resources from the resource pool to the drive-through system.

15. A computer implemented method for communicable integration of an automobile system and a drive-through system, the method comprising:

receiving a request from a user, via one or more components of an automobile and a smart chip located in the automobile, to place an order, wherein the order is a drive-through pickup order;

identifying current location of the user, via the one or more components and the smart chip;

determining a time estimate associated with preparing the order;

dynamically determining a predetermined limit based on the time estimate;

identifying one or more third party entities associated with the order within the predetermined limit from the current location of the user, wherein the one or more third party entities distribute one or more products associated with the order;

applying logic and select a first third party entity from the one or more third party entities and transfer a third party entity location of the first third party entity to the user;

establishing a first communication link between the automobile and a drive-through system associated with the first third party entity;

prompting the user, via the one or more components, to confirm the order;

receiving a notification associated with the order from the drive-through system;

transmitting the notification to the user via the one or more components;

automatically initiating transfer of resources from a resource pool associated with the user, via the smart chip, to complete an interaction with the drive-through system, wherein the interaction is associated with the request;

completing the interaction by transferring the resources to the drive-through system;

in response to completing the interaction, receiving a receipt associated with the interaction from the drive-through system; and

integrating the receipt with the interaction posted into a user application stored in the smart computing device.

16. The computer implemented method of claim **15**, wherein the method comprises initiating the transfer of the resources by:

continuously monitoring a real-time location of the user via the one or more components; and

identifying that the real-time location of the user matches the third party entity location.

17. The computer implemented method of claim **16**, wherein the method comprises continuously monitoring real-time location of the user and transmitting the real-time location of the user to the drive-through system.

18. The computer implemented method of claim **15**, wherein the method further comprises establishing a communication link with a smart computing device of the user, wherein the smart computing device is connected to the automobile.

19. The computer implemented method of claim **15**, wherein completing the interaction comprises:

extracting information associated with one or more resource pools comprising the resource pool stored in the smart computing device of the user; and

transferring the resources from the resource pool to the drive-through system.

20. The computer implemented method of claim **15**, wherein completing the interaction comprises transferring the resources to the drive-through system via a card reader located in the automobile.

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